Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR | **Reporting Dockets: 231** | **June 2010**

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	13,941	-1,567	-10 %	11.12 %	-89 bp
+200 bp	14,988	-520	-3 %	11.79 %	-21 bp
+100 bp	15,590	81	+1 %	12.14 %	+13 bp
0 bp	15,509			12.00 %	
-100 bp	15,084	-424	-3 %	11.65 %	-36 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.00 %	11.78 %	10.16 %
Post-shock NPV Ratio	11.65 %	11.13 %	9.82 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	65 bp	34 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-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	14,603	14,396	13,907	13,231	12,484	13,571	106.07	2.42
30-Year Mortgage Securities	1,688	1,668	1,623	1,553	1,472	1,574	105.98	1.97
15-Year Mortgages and MBS	10,226	10,097	9,840	9,523	9,181	9,510	106.18	1.91
Balloon Mortgages and MBS	3,333	3,327	3,312	3,284	3,239	3,060	108.71	0.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,882	1,880	1,871	1,859	1,843	1,795	104.73	0.29
7 Month to 2 Year Reset Frequency	8,617	8,604	8,586	8,525	8,426	8,228	104.57	0.18
2+ to 5 Year Reset Frequency	4,696	4,672	4,637	4,594	4,496	4,469	104.54	0.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	73	72	71	69	68	69	104.52	1.82
2 Month to 5 Year Reset Frequency	686	680	669	658	645	654	103.91	1.24
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,435	3,409	3,371	3,333	3,295	3,364	101.34	0.95
Adjustable-Rate, Fully Amortizing	4,842	4,809	4,759	4,709	4,658	4,762	100.97	0.87
Fixed-Rate, Balloon	6,268	6,128	5,972	5,821	5,676	5,731	106.93	2.42
Fixed-Rate, Fully Amortizing	4,296	4,152	4,008	3,874	3,749	3,829	108.45	3.46
Construction and Land Loans								
Adjustable-Rate	1,516	1,512	1,506	1,501	1,495	1,516	99.77	0.31
Fixed-Rate	1,062	1,046	1,025	1,006	987	1,071	97.66	1.77
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,970	8,955	8,931	8,907	8,883	8,929	100.29	0.22
Fixed-Rate	3,482	3,426	3,359	3,295	3,233	3,251	105.36	1.79
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,659	1,644	1,618	1,585	1,547	1,644	100.00	1.27
Accrued Interest Receivable	339	339	339	339	339	339	100.00	0.00
Advance for Taxes/Insurance	38	38	38	38	38	38	100.00	0.00
Float on Escrows on Owned Mortgages	14	29	47	64	78			-56.96
LESS: Value of Servicing on Mortgages Serviced by Others	-5	-8	-11	-12	-13			-35.07
TOTAL MORTGAGE LOANS AND SECURITIES	**81,732**	**80,891**	**79,498**	**77,779**	**75,844**	**77,405**	**104.50**	**1.38**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,513	3,505	3,496	3,486	3,476	3,509	99.90	0.24
Fixed-Rate	2,732	2,652	2,568	2,488	2,413	2,445	108.45	3.09
Consumer Loans								
Adjustable-Rate	4,709	4,700	4,685	4,671	4,657	4,406	106.65	0.25
Fixed-Rate	6,768	6,697	6,603	6,512	6,424	6,792	98.61	1.23
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-239	-237	-235	-233	-231	-237	0.00	0.80
Accrued Interest Receivable	90	90	90	90	90	90	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,573**	**17,406**	**17,207**	**17,015**	**16,830**	**17,005**	**102.36**	**1.05**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,940	1,940	1,940	1,940	1,940	1,940	100.00	0.00
Equities and All Mutual Funds	139	137	134	131	128	137	100.09	2.01
Zero-Coupon Securities	51	49	48	47	45	46	107.27	2.95
Government and Agency Securities	1,540	1,484	1,427	1,374	1,324	1,440	103.05	3.79
Term Fed Funds, Term Repos	5,799	5,797	5,788	5,780	5,772	5,793	100.07	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	885	848	812	779	748	823	102.98	4.33
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,658	7,576	7,378	7,121	6,860	7,565	100.15	1.85
Structured Securities (Complex)	2,346	2,306	2,256	2,170	2,069	2,342	98.44	1.96
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,358**	**20,136**	**19,783**	**19,341**	**18,887**	**20,085**	**100.25**	**1.43**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	997	997	997	997	997	997	100.00	0.00
Real Estate Held for Investment	45	45	45	45	45	45	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	33	31	28	26	33	100.00	6.80
Office Premises and Equipment	1,397	1,397	1,397	1,397	1,397	1,397	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,473**	**2,471**	**2,469**	**2,467**	**2,464**	**2,471**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	548	698	875	999	1,065			-23.42
Adjustable-Rate Servicing	21	21	29	31	30			-18.57
Float on Mortgages Serviced for Others	319	391	485	561	617			-21.25
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**887**	**1,109**	**1,388**	**1,591**	**1,712**			**-22.57**
OTHER ASSETS								
Purchased and Excess Servicing						805		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,369	5,369	5,369	5,369	5,369	5,369	100.00	0.00
Miscellaneous II						708		
Deposit Intangibles								
Retail CD Intangible	83	99	159	181	200			-38.15
Transaction Account Intangible	230	416	643	858	1,069			-49.72
MMDA Intangible	433	626	892	1,127	1,335			-36.66
Passbook Account Intangible	370	570	834	1,076	1,318			-40.69
Non-Interest-Bearing Account Intangible	-17	91	195	293	387			-116.44
TOTAL OTHER ASSETS	**6,468**	**7,172**	**8,092**	**8,904**	**9,677**	**6,882**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						472		
TOTAL ASSETS	**129,491**	**129,185**	**128,436**	**127,096**	**125,414**	**124,320**	**104/102*** **	**0.41/1.05*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	32,015	31,985	31,876	31,769	31,671	31,696	100.91	0.22
Fixed-Rate Maturing in 13 Months or More	18,228	17,849	17,407	16,992	16,618	16,762	106.49	2.30
Variable-Rate	511	510	508	507	505	506	100.72	0.24
Demand								
Transaction Accounts	9,034	9,034	9,034	9,034	9,034	9,034	100/95*	0.00/2.40*
MMDAs	17,800	17,800	17,800	17,800	17,800	17,800	100/96*	0.00/1.34*
Passbook Accounts	11,238	11,238	11,238	11,238	11,238	11,238	100/95*	0.00/2.18*
Non-Interest-Bearing Accounts	4,345	4,345	4,345	4,345	4,345	4,345	100/98*	0.00/2.49*
TOTAL DEPOSITS	**93,171**	**92,761**	**92,209**	**91,686**	**91,212**	**91,381**	**102/100***	**0.52/1.42***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,627	5,564	5,502	5,440	5,380	5,386	103.32	1.13
Fixed-Rate Maturing in 37 Months or More	1,588	1,518	1,451	1,388	1,328	1,384	109.63	4.52
Variable-Rate	2,014	2,006	1,998	1,992	1,986	1,963	102.15	0.38
TOTAL BORROWINGS	**9,229**	**9,088**	**8,951**	**8,820**	**8,694**	**8,734**	**104.06**	**1.53**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	876	876	876	876	876	876	100.00	0.00
Other Escrow Accounts	141	136	132	128	125	146	93.64	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,828	1,828	1,828	1,828	1,828	1,828	100.00	0.00
Miscellaneous II	0	0	0	0	0	76		
TOTAL OTHER LIABILITIES	**2,844**	**2,840**	**2,836**	**2,832**	**2,828**	**2,925**	**97.08**	**0.15**
Other Liabilities not Included Above								
Self-Valued	9,275	9,029	8,784	8,559	8,372	8,428	107.13	2.72
Unamortized Yield Adjustments						-3		
TOTAL LIABILITIES	**114,519**	**113,718**	**112,779**	**111,896**	**111,106**	**111,465**	**102/100****	**0.76/1.50****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	164	64	-159	-416	-672			
ARMs	1	-4	-8	-11	-19			
Other Mortgages	1	0	-2	-7	-12			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	52	23	-38	-113	-189			
Sell Mortgages and MBS	-224	-75	227	582	936			
Purchase Non-Mortgage Items	2	0	-2	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-3	2	6	10	13			
Pay Floating, Receive Fixed Swaps	12	9	6	3	1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	3	4			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	1	1	1			
Construction LIP	-2	-4	-8	-12	-16			
Self-Valued	109	25	-91	-247	-410			
TOTAL OFF-BALANCE-SHEET POSITIONS	**112**	**41**	**-67**	**-211**	**-367**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	129,491	129,185	128,436	127,096	125,414	124,320	104/102***	0.41/1.05***
MINUS TOTAL LIABILITIES	114,519	113,718	112,779	111,896	111,106	111,465	102/100**	0.76/1.50**
PLUS OFF-BALANCE-SHEET POSITIONS	112	41	-67	-211	-367			
TOTAL NET PORTFOLIO VALUE #	15,084	15,509	15,590	14,988	13,941	12,855	120.64	-1.63

* 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

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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	$2,335	$6,837	$3,757	$531	$111
WARM	344 mo	323 mo	317 mo	287 mo	236 mo
WAC	4.64%	5.45%	6.37%	7.28%	8.75%
Amount of these that is FHA or VA Guaranteed	$246	$736	$44	$17	$8
Securities Backed by Conventional Mortgages	$221	$423	$322	$13	$4
WARM	273 mo	302 mo	322 mo	243 mo	174 mo
Weighted Average Pass-Through Rate	4.07%	5.31%	6.04%	7.17%	8.30%
Securities Backed by FHA or VA Mortgages	$107	$326	$154	$2	$1
WARM	338 mo	311 mo	340 mo	262 mo	187 mo
Weighted Average Pass-Through Rate	4.40%	5.11%	6.12%	7.24%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,336	$2,617	$1,179	$320	$82
WAC	4.55%	5.40%	6.36%	7.31%	8.67%
Mortgage Securities	$1,964	$800	$205	$7	$0
Weighted Average Pass-Through Rate	4.16%	5.21%	6.07%	7.15%	8.90%
WARM (of 15-Year Loans and Securities)	148 mo	128 mo	131 mo	126 mo	102 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$442	$965	$689	$254	$64
WAC	4.41%	5.40%	6.39%	7.30%	8.55%
Mortgage Securities	$268	$344	$33	$1	$0
Weighted Average Pass-Through Rate	4.42%	5.42%	6.10%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	66 mo	56 mo	43 mo	31 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$27,716**

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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	$1	$201	$12	$0	$13
WAC	7.08%	3.37%	5.31%	0.00%	5.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,795	$8,027	$4,457	$69	$642
Weighted Average Margin	251 bp	273 bp	257 bp	263 bp	249 bp
WAC	4.57%	4.71%	5.50%	3.48%	5.23%
WARM	257 mo	285 mo	308 mo	361 mo	284 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	38 mo	9 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities: $15,216

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	$8	$37	$79	$19	$0
Weighted Average Distance from Lifetime Cap	135 bp	96 bp	82 bp	87 bp	137 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$31	$125	$56	$0	$8
Weighted Average Distance from Lifetime Cap	325 bp	357 bp	350 bp	0 bp	346 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,589	$7,817	$4,140	$49	$558
Weighted Average Distance from Lifetime Cap	680 bp	659 bp	584 bp	765 bp	669 bp
Balances Without Lifetime Cap	$168	$249	$194	$1	$88
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,478	$7,783	$4,163	$6	$508
Weighted Average Periodic Rate Cap	129 bp	193 bp	210 bp	181 bp	185 bp
Balances Subject to Periodic Rate Floors	$476	$5,969	$3,154	$5	$471
MBS Included in ARM Balances	$437	$1,301	$729	$14	$21

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,364	$4,762
WARM	67 mo	173 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	244 bp	257 bp
Reset Frequency	28 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$103	$78
Wghted Average Distance to Lifetime Cap	151 bp	111 bp
Fixed-Rate:		
Balances	$5,731	$3,829
WARM	36 mo	98 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.26%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,516	$1,071
WARM	48 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	135 bp	5.85%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,929	$3,251
WARM	144 mo	109 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	79 bp	6.86%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,509	$2,445
WARM	36 mo	46 mo
Margin in Column 1; WAC in Column 2	115 bp	6.44%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,406	$6,792
WARM	94 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	654 bp	7.23%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$22	$603
Fixed Rate		
Remaining WAL <= 5 Years	$353	$5,429
Remaining WAL 5-10 Years	$733	$173
Remaining WAL Over 10 Years	$109	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$0
WAC	0.35%	3.25%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,226	$6,270

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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	$21,217	$42,112	$22,646	$3,295	$373
WARM	268 mo	311 mo	308 mo	290 mo	196 mo
Weighted Average Servicing Fee	27 bp	31 bp	32 bp	36 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	530 loans				
FHA/VA	113 loans				
Subserviced by Others	25 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,899	$4	Total # of Adjustable-Rate Loans Serviced	20 loans
WARM (in months)	317 mo	100 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others	**$93,546**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,940		
Equity Securities Carried at Fair Value	$137		
Zero-Coupon Securities	$46	1.90%	33 mo
Government & Agency Securities	$1,440	2.58%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,793	0.38%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$823	4.39%	68 mo
Memo: Complex Securities (from supplemental reporting)	$2,342		

Total Cash, Deposits, and Securities	**$12,521**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,344
Accrued Interest Receivable	$339
Advances for Taxes and Insurance	$38
Less: Unamortized Yield Adjustments	$-89
Valuation Allowances	$1,700
Unrealized Gains (Losses)	$337

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$235
Accrued Interest Receivable	$90
Less: Unamortized Yield Adjustments	$-39
Valuation Allowances	$472
Unrealized Gains (Losses)	$6

OTHER ITEMS

Real Estate Held for Investment	$45
Repossessed Assets	$997
Equity Investments Not Carried at Fair Value	$33
Office Premises and Equipment	
	$1,397
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$-6
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$805
Miscellaneous I	
Miscellaneous II	$5,369
	$708

TOTAL ASSETS	**$124,252**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$15
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$17
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$47
Mortgage-Related Mututal Funds	$90
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,534
Weighted Average Servicing Fee	10 bp
Adjustable-Rate Mortgage Loans Serviced	$1,526
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$944

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$6,953	$3,513	$494	$80
WAC	1.33%	3.29%	4.55%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,381	$9,472	$883	$140
WAC	1.33%	2.55%	4.60%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,021	$4,543	$71
WAC		2.19%	4.33%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$4,198	$25
WAC			3.60%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$48,458**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,746	$4,130	$1,967
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,063	$19,015	$8,964
Penalty in Months of Forgone Interest	3.62 mo	6.16 mo	6.84 mo
Balances in New Accounts	$1,419	$1,249	$520

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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%	$948	$638	$295	1.23%
3.00 to 3.99%	$363	$627	$233	3.50%
4.00 to 4.99%	$141	$1,977	$440	4.43%
5.00 to 5.99%	$57	$597	$363	5.17%
6.00 to 6.99%	$24	$10	$43	6.42%
7.00 to 7.99%	$2	$1	$11	7.29%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	19 mo	60 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$6,770**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$10,904
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	$9,034	0.53%	$338
Money Market Deposit Accounts (MMDAs)	$17,800	0.99%	$1,001
Passbook Accounts	$11,238	0.63%	$468
Non-Interest-Bearing Non-Maturity Deposits	$4,345		$177
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$220	0.03%	
Escrow for Mortgages Serviced for Others	$655	0.03%	
Other Escrows	$146	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$43,439		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,828		
Miscellaneous II	$76		
TOTAL LIABILITIES	**$111,471**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$12,776
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$124,251**

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	6	$23
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$65
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$310
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$11
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	81	$1,203
1014	Opt commitment to orig 25- or 30-year FRMs	81	$4,151
1016	Opt commitment to orig "other" Mortgages	56	$235
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$529
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	40	$1,035
2036	Commit/sell "other" Mortgage loans, svc retained		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$1,069
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$744
2074	Commit/sell 25- or 30-yr FRM MBS		$3,373
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$12
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$203
2136	Commit/sell "other" Mortgage loans, svc released		$3
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$45

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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
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$90
2214	Firm commit/originate 25- or 30-year FRM loans	24	$20
2216	Firm commit/originate "other" Mortgage loans	15	$31
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$26
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	15	$51
4022	Commit/sell non-Mortgage financial assets		$7
5002	IR swap: pay fixed, receive 1-month LIBOR		$47
5024	IR swap: pay 1-month LIBOR, receive fixed		$33
5044	IR swap: pay the prime rate, receive fixed		$35
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$15
6034	Short interest rate Cap based on 3-month LIBOR		$15
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	92	$336
9512	Adjustable-rate construction loans in process	54	$230

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$34
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$160
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$30
120	Other investment securities, fixed-coupon securities	6	$49
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$8
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
130	Construction and land loans (adj-rate)		$98
150	Commercial loans (adj-rate)		$36
180	Consumer loans; loans on deposits		$5
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$283
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$73
187	Consumer loans; recreational vehicles		$410
189	Consumer loans; other		$35
200	Variable-rate, fixed-maturity CDs	70	$506
220	Variable-rate FHLB advances	15	$125
299	Other variable-rate	20	$1,844
300	Govt. & agency securities, fixed-coupon securities		$2
302	Govt. & agency securities, floating-rate securities		$14

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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 # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	134	$2,342	$2,346	$2,306	$2,256	$2,170	$2,069
123 - Mortgage Derivatives - M/V estimate	84	$7,565	$7,658	$7,576	$7,378	$7,121	$6,860
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$63	$63	$63	$62	$62	$62
280 - FHLB putable advance-M/V estimate	55	$2,722	$3,073	$2,956	$2,858	$2,784	$2,733
281 - FHLB convertible advance-M/V estimate	28	$2,985	$3,232	$3,168	$3,104	$3,047	$2,998
282 - FHLB callable advance-M/V estimate		$206	$237	$228	$220	$213	$209
289 - Other FHLB structured advances - M/V estimate	6	$13	$14	$14	$14	$13	$13
290 - Other structured borrowings - M/V estimate	13	$2,502	$2,719	$2,663	$2,589	$2,502	$2,418
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$882	$109	$25	$-91	$-247	$-410