Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 72** **September 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	4,558	-1,540	-25 %	9.63 %	-264 bp
+200 bp	5,139	-960	-16 %	10.67 %	-160 bp
+100 bp	5,699	-399	-7 %	11.63 %	-64 bp
0 bp	6,098			12.27 %	
-100 bp	6,275	176	+3 %	12.51 %	+24 bp
-200 bp	6,273	174	+3 %	12.43 %	+16 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	12.27 %	12.17 %	11.55 %
Post-shock NPV Ratio	10.67 %	10.28 %	9.94 %
Sensitivity Measure: Decline in NPV Ratio	160 bp	189 bp	161 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	8,785	8,633	8,394	8,062	7,686	7,313	8,477	99.02	3.40
30-Year Mortgage Securities	158	155	151	145	138	131	152	99.05	3.57
15-Year Mortgages and MBS	3,670	3,595	3,493	3,376	3,255	3,136	3,523	99.13	3.13
Balloon Mortgages and MBS	1,257	1,240	1,220	1,196	1,168	1,136	1,228	99.37	1.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	284	281	279	277	274	272	261	107.13	0.78
7 Month to 2 Year Reset Frequency	6,429	6,379	6,331	6,285	6,206	6,102	6,288	100.67	0.74
2+ to 5 Year Reset Frequency	6,203	6,129	6,051	5,925	5,755	5,566	6,036	100.24	1.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	3	3	3	3	3	3	3	100.18	0.83
2 Month to 5 Year Reset Frequency	182	180	177	174	171	167	182	97.07	1.61
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	952	937	923	908	894	881	925	99.77	1.55
Adjustable-Rate, Fully Amortizing	1,705	1,687	1,670	1,652	1,635	1,616	1,667	100.15	1.05
Fixed-Rate, Balloon	668	640	613	588	565	542	611	100.41	4.22
Fixed-Rate, Fully Amortizing	801	766	733	702	674	647	726	100.88	4.33
Construction and Land Loans									
Adjustable-Rate	3,555	3,545	3,536	3,526	3,516	3,507	3,526	100.28	0.28
Fixed-Rate	642	632	623	613	604	595	636	97.98	1.52
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,205	3,195	3,186	3,177	3,168	3,159	3,182	100.14	0.29
Fixed-Rate	1,338	1,308	1,280	1,254	1,228	1,203	1,260	101.61	2.14
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	490	484	477	468	457	446	477	100.00	1.68
Accrued Interest Receivable	215	215	215	215	215	215	215	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	6	11	17	24	30	35			-40.10
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1	1			-17.40
TOTAL MORTGAGE LOANS AND SECURITIES	**40,565**	**40,033**	**39,388**	**38,588**	**37,659**	**36,689**	**39,393**	**99.99**	**1.83**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	856	853	849	846	842	839	849	100.03	0.41
Fixed-Rate	411	395	379	365	351	338	385	98.47	3.94
Consumer Loans									
Adjustable-Rate	109	109	109	108	108	108	110	98.98	0.25
Fixed-Rate	448	442	437	431	426	420	441	99.03	1.29
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-14	-14	-14	-14	-14	-14	-14	0.00	1.36
Accrued Interest Receivable	20	20	20	20	20	20	20	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,830**	**1,804**	**1,779**	**1,755**	**1,733**	**1,711**	**1,790**	**99.38**	**1.36**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,436	1,436	1,436	1,436	1,436	1,436	1,436	100.00	0.00
Equities and All Mutual Funds	166	163	160	157	154	151	161	99.76	1.98
Zero-Coupon Securities	2	2	2	2	2	2	2	106.17	7.76
Government and Agency Securities	383	379	374	370	366	362	374	100.20	1.13
Term Fed Funds, Term Repos	1,149	1,145	1,140	1,136	1,132	1,128	1,141	99.91	0.39
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	301	291	282	273	265	257	276	102.06	3.18
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,337	1,337	1,319	1,285	1,246	1,206	1,329	99.26	1.98
Structured Securities (Complex)	566	559	550	535	519	503	550	99.99	2.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,341**	**5,311**	**5,263**	**5,193**	**5,118**	**5,043**	**5,267**	**99.91**	**1.12**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	134	134	134	134	134	134	134	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	13	12	11	10	10	9	11	100.00	6.81
Office Premises and Equipment	413	413	413	413	413	413	413	100.00	0.00
TOTAL REAL ASSETS, ETC.	**564**	**563**	**563**	**562**	**561**	**560**	**563**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	85	110	140	161	170	171			-18.46
Adjustable-Rate Servicing	11	11	11	14	15	16			-15.50
Float on Mortgages Serviced for Others	66	81	99	118	132	142			-18.88
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**162**	**202**	**250**	**294**	**317**	**329**			**-18.50**
OTHER ASSETS									
Purchased and Excess Servicing							188		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,128	1,128	1,128	1,128	1,128	1,128	1,128	100.00	0.00
Miscellaneous II							251		
Deposit Intangibles									
Retail CD Intangible	41	45	50	55	60	66			-9.77
Transaction Account Intangible	230	308	389	444	491	547			-17.42
MMDA Intangible	280	341	388	432	484	560			-11.74
Passbook Account Intangible	293	381	442	477	523	588			-10.79
Non-Interest-Bearing Account Intangible	37	55	73	89	105	120			-23.51
TOTAL OTHER ASSETS	**2,008**	**2,260**	**2,470**	**2,626**	**2,791**	**3,010**	**1,567**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-14		
TOTAL ASSETS	**50,470**	**50,172**	**49,712**	**49,018**	**48,179**	**47,344**	**48,567**	**102/100*** **	**1.16/1.57*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	18,103	18,045	17,988	17,932	17,877	17,823	17,954	100.19	0.31
Fixed-Rate Maturing in 13 Months or More	5,439	5,300	5,166	5,038	4,915	4,797	5,052	102.26	2.53
Variable-Rate	197	197	197	197	197	197	197	100.03	0.08
Demand									
Transaction Accounts	3,483	3,483	3,483	3,483	3,483	3,483	3,483	100/89*	0.00/2.19*
MMDAs	5,983	5,983	5,983	5,983	5,983	5,983	5,983	100/94*	0.00/0.81*
Passbook Accounts	4,029	4,029	4,029	4,029	4,029	4,029	4,029	100/89*	0.00/1.33*
Non-Interest-Bearing Accounts	798	798	798	798	798	798	798	100/91*	0.00/2.35*
TOTAL DEPOSITS	**38,033**	**37,836**	**37,645**	**37,461**	**37,282**	**37,110**	**37,497**	**100/97***	**0.50/1.02***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	1,362	1,353	1,345	1,337	1,329	1,322	1,345	100.04	0.60
Fixed-Rate Maturing in 37 Months or More	404	380	358	338	319	302	363	98.52	5.85
Variable-Rate	1,355	1,345	1,337	1,330	1,324	1,318	1,289	103.72	0.57
TOTAL BORROWINGS	**3,120**	**3,078**	**3,040**	**3,005**	**2,973**	**2,942**	**2,997**	**101.44**	**1.21**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	343	343	343	343	343	343	343	100.00	0.00
Other Escrow Accounts	107	104	101	98	95	93	109	92.49	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	600	600	600	600	600	600	600	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	65		
TOTAL OTHER LIABILITIES	**1,050**	**1,047**	**1,044**	**1,041**	**1,038**	**1,035**	**1,117**	**93.42**	**0.28**
Other Liabilities not Included Above									
Self-Valued	1,973	1,916	1,873	1,844	1,828	1,819	1,845	101.50	1.91
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**44,175**	**43,877**	**43,601**	**43,351**	**43,121**	**42,907**	**43,452**	**100/97****	**0.60/1.06****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	74	41	0	-86	-188	-294			
ARMs	6	4	1	-1	-5	-12			
Other Mortgages	11	6	0	-8	-18	-29			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	38	22	-1	-36	-75	-115			
Sell Mortgages and MBS	-176	-104	-8	162	357	553			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-40	-21	-4	12	26	39			
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	-4	-2	0	2	3	5			
Options on Futures	0	0	0	0	0	0			
Construction LIP	30	15	1	-13	-27	-40			
Self-Valued	39	16	-2	2	9	16			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-21**	**-21**	**-12**	**32**	**80**	**121**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	50,470	50,172	49,712	49,018	48,179	47,344	48,567	102/100***	1.16/1.57***
MINUS TOTAL LIABILITIES	44,175	43,877	43,601	43,351	43,121	42,907	43,452	100/97**	0.60/1.06**
PLUS OFF-BALANCE-SHEET POSITIONS	-21	-21	-12	32	80	121			
TOTAL NET PORTFOLIO VALUE #	6,273	6,275	6,098	5,699	5,139	4,558	5,114	119.24	4.72

* 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	$320	$3,157	$3,820	$982	$199
WARM	321 mo	323 mo	341 mo	337 mo	300 mo
WAC	4.54%	5.60%	6.43%	7.32%	8.47%
Amount of these that is FHA or VA Guaranteed	$0	$9	$39	$11	$3
Securities Backed by Conventional Mortgages	$4	$65	$35	$10	$2
WARM	90 mo	334 mo	300 mo	286 mo	218 mo
Weighted Average Pass-Through Rate	4.34%	5.38%	6.20%	7.20%	8.19%
Securities Backed by FHA or VA Mortgages	$4	$26	$6	$1	$0
WARM	328 mo	341 mo	315 mo	240 mo	133 mo
Weighted Average Pass-Through Rate	4.50%	5.12%	6.12%	7.15%	9.12%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$656	$1,633	$807	$186	$80
WAC	4.71%	5.45%	6.35%	7.34%	8.60%
Mortgage Securities	$66	$78	$14	$4	$0
Weighted Average Pass-Through Rate	4.33%	5.23%	6.14%	7.46%	9.02%
WARM (of 15-Year Loans and Securities)	128 mo	137 mo	141 mo	121 mo	67 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$162	$316	$505	$139	$79
WAC	4.53%	5.51%	6.40%	7.31%	8.60%
Mortgage Securities	$9	$13	$5	$0	$0
Weighted Average Pass-Through Rate	4.29%	5.39%	6.02%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	33 mo	69 mo	80 mo	81 mo	23 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,381**

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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	$494	$12	$0	$1
WAC	8.44%	5.81%	6.76%	0.00%	8.43%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$260	$5,795	$6,024	$3	$181
Weighted Average Margin	264 bp	292 bp	298 bp	143 bp	185 bp
WAC	6.30%	6.24%	6.08%	5.72%	6.33%
WARM	193 mo	316 mo	335 mo	177 mo	242 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	40 mo	1 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$12,770**

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	$2	$80	$9	$0	$0
Weighted Average Distance from Lifetime Cap	78 bp	153 bp	134 bp	0 bp	157 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$804	$64	$0	$14
Weighted Average Distance from Lifetime Cap	328 bp	352 bp	370 bp	312 bp	351 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$232	$5,389	$5,875	$2	$164
Weighted Average Distance from Lifetime Cap	1,962 bp	582 bp	585 bp	724 bp	595 bp
Balances Without Lifetime Cap	$22	$15	$88	$0	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$141	$6,226	$5,802	$1	$174
Weighted Average Periodic Rate Cap	228 bp	239 bp	430 bp	199 bp	165 bp
Balances Subject to Periodic Rate Floors	$141	$5,982	$5,775	$1	$172
MBS Included in ARM Balances	$146	$707	$804	$2	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$925	$1,667
WARM	87 mo	192 mo
Remaining Term to Full Amortization	246 mo	
Rate Index Code	0	0
Margin	267 bp	275 bp
Reset Frequency	43 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$14	$98
Wghted Average Distance to Lifetime Cap	93 bp	159 bp
Fixed-Rate:		
Balances	$611	$726
WARM	67 mo	122 mo
Remaining Term to Full Amortization	302 mo	
WAC	6.85%	6.71%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,526	$636
WARM	12 mo	21 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	7.08%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,182	$1,260
WARM	176 mo	136 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	55 bp	7.79%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$849	$385
WARM	70 mo	61 mo
Margin in Column 1; WAC in Column 2	137 bp	7.38%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$110	$441
WARM	39 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	49 bp	8.00%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$15	$199
Fixed Rate		
Remaining WAL <= 5 Years	$6	$1,059
Remaining WAL 5-10 Years	$30	$12
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$57	$1,270

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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	$1,553	$8,190	$6,849	$1,467	$273
WARM	108 mo	251 mo	307 mo	317 mo	296 mo
Weighted Average Servicing Fee	31 bp	33 bp	31 bp	31 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	163 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	$3,443	$3
WARM (in months)	333 mo	160 mo
Weighted Average Servicing Fee	31 bp	43 bp

Total # of Adjustable-Rate Loans Serviced	18 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$21,778**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,436		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$160		
Zero-Coupon Securities	$2	5.20%	95 mo
Government & Agency Securities	$374	4.16%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,141	4.98%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$276	5.53%	46 mo
Memo: Complex Securities (from supplemental reporting)	$550		

Total Cash, Deposits, and Securities	**$3,938**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$770
Accrued Interest Receivable	$215
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$293
Unrealized Gains (Losses)	$-3

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$16
Accrued Interest Receivable	$20
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$30
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$4
Repossessed Assets	$134
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$413
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$-6
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$188
Miscellaneous I	$1,128
Miscellaneous II	$251
TOTAL ASSETS	**$48,564**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$52
Mortgage-Related Mututal Funds	$109
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$105
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$129
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

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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	$4,997	$1,208	$262	$27
WAC	5.09%	4.73%	4.17%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,044	$2,737	$705	$48
WAC	5.06%	4.88%	4.13%	
WARM	7 mo	7 mo	7 mo	
Balances Maturing in 13 to 36 Months		$2,162	$1,397	$18
WAC		4.95%	4.17%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$1,493	$4
WAC			5.55%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$23,006**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$281	$112	$200
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,640	$4,652	$3,448
Penalty in Months of Forgone Interest	3.22 mo	5.80 mo	7.04 mo
Balances in New Accounts	$1,417	$274	$172

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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%	$8	$6	$4	2.40%
3.00 to 3.99%	$27	$39	$18	3.50%
4.00 to 4.99%	$265	$199	$194	4.68%
5.00 to 5.99%	$606	$180	$117	5.18%
6.00 to 6.99%	$0	$11	$19	6.23%
7.00 to 7.99%	$1	$2	$11	7.48%
8.00 to 8.99%	$0	$0	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	22 mo	90 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,708**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,331
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	$3,483	2.45%	$111
Money Market Deposit Accounts (MMDAs)	$5,983	4.37%	$763
Passbook Accounts	$4,029	2.93%	$439
Non-Interest-Bearing Non-Maturity Deposits	$798		$47
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$137	0.00%	
Escrow for Mortgages Serviced for Others	$206	0.00%	
Other Escrows	$109	2.44%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$14,745		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$600		
Miscellaneous II	$65		
TOTAL LIABILITIES	**$43,452**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,112
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$48,564**

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		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$98
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$258
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$30
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$272
1014	Opt commitment to orig 25- or 30-year FRMs	30	$2,563
1016	Opt commitment to orig "other" Mortgages	20	$426
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
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$26
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$26
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$173
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$665
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$96
2074	Commit/sell 25- or 30-yr FRM MBS		$3,820
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$25
2136	Commit/sell "other" Mortgage loans, svc released		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$81
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$76
2214	Firm commit/originate 25- or 30-year FRM loans	8	$19
2216	Firm commit/originate "other" Mortgage loans	8	$47

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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
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$97
4022	Commit/sell non-Mortgage financial assets		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$213
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
8038	Short futures contract on 5-year Treasury note		$1
8040	Short futures contract on 10-year Treasury note		$22
9502	Fixed-rate construction loans in process	40	$1,354
9512	Adjustable-rate construction loans in process	30	$249

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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		$3
200	Variable-rate, fixed-maturity CDs	21	$197
220	Variable-rate FHLB advances	13	$119
299	Other variable-rate		$1,170
300	Govt. & agency securities, fixed-coupon 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	43	$550	$566	$559	$550	$535	$519	$503
123 - Mortgage Derivatives - M/V estimate	20	$1,329	$1,337	$1,337	$1,319	$1,285	$1,246	$1,206
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$68	$67	$67	$67	$67	$67	$67
280 - FHLB putable advance-M/V estimate	11	$252	$274	$264	$256	$251	$248	$245
281 - FHLB convertible advance-M/V estimate	15	$880	$946	$918	$896	$882	$873	$869
282 - FHLB callable advance-M/V estimate		$40	$44	$42	$41	$40	$40	$39
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		$3	$3	$3	$3	$3	$3	$3
290 - Other structured borrowings - M/V estimate		$669	$704	$688	$675	$667	$663	$661
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3,050	$39	$16	$-2	$2	$9	$16