Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 188** | **December 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	15,657	-3,504	-18 %	8.87 %	-156 bp
+200 bp	17,262	-1,899	-10 %	9.63 %	-80 bp
+100 bp	18,531	-630	-3 %	10.20 %	-24 bp
0 bp	19,160			10.44 %	
-100 bp	19,249	88	0 %	10.40 %	-3 bp
-200 bp	18,870	-290	-2 %	10.15 %	-29 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.44 %	10.38 %	10.73 %
Post-shock NPV Ratio	9.63 %	9.22 %	9.31 %
Sensitivity Measure: Decline in NPV Ratio	80 bp	116 bp	143 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	22,097	21,806	21,461	20,969	20,305	19,507	20,950	102.44	1.95
30-Year Mortgage Securities	9,764	9,593	9,291	8,859	8,400	7,959	9,450	98.31	3.95
15-Year Mortgages and MBS	10,115	9,982	9,787	9,532	9,238	8,926	9,624	101.70	2.30
Balloon Mortgages and MBS	8,999	8,892	8,769	8,619	8,436	8,220	8,716	100.61	1.55
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	4,809	4,776	4,747	4,721	4,691	4,657	4,711	100.77	0.59
7 Month to 2 Year Reset Frequency	8,720	8,646	8,577	8,492	8,391	8,255	8,560	100.20	0.90
2+ to 5 Year Reset Frequency	17,699	17,494	17,269	16,935	16,368	15,790	17,252	100.10	1.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	8,360	8,290	8,215	8,130	8,028	7,893	7,869	104.39	0.97
2 Month to 5 Year Reset Frequency	2,727	2,678	2,624	2,564	2,499	2,428	2,636	99.54	2.16
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,734	1,721	1,708	1,695	1,682	1,669	1,695	100.73	0.76
Adjustable-Rate, Fully Amortizing	5,908	5,877	5,848	5,818	5,786	5,753	5,832	100.26	0.51
Fixed-Rate, Balloon	2,335	2,263	2,194	2,128	2,065	2,005	2,110	104.00	3.07
Fixed-Rate, Fully Amortizing	4,304	4,153	4,011	3,877	3,751	3,632	3,876	103.47	3.44
Construction and Land Loans									
Adjustable-Rate	8,775	8,750	8,725	8,700	8,675	8,651	8,719	100.07	0.29
Fixed-Rate	2,540	2,487	2,436	2,388	2,341	2,295	2,476	98.41	2.04
Second-Mortgage Loans and Securities									
Adjustable-Rate	13,239	13,203	13,168	13,132	13,098	13,064	13,140	100.21	0.27
Fixed-Rate	5,947	5,807	5,674	5,548	5,427	5,312	5,477	103.61	2.29
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	953	942	930	918	904	888	930	100.00	1.28
Accrued Interest Receivable	788	788	788	788	788	788	788	100.00	0.00
Advance for Taxes/Insurance	134	134	134	134	134	134	134	100.00	0.00
Float on Escrows on Owned Mortgages	18	33	55	88	118	145			-49.78
LESS: Value of Servicing on Mortgages Serviced by Others	14	15	18	19	19	11			-9.70
TOTAL MORTGAGE LOANS AND SECURITIES	**139,951**	**138,298**	**136,394**	**134,016**	**131,107**	**127,958**	**134,945**	**101.07**	**1.57**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,410	3,399	3,388	3,377	3,366	3,356	3,384	100.11	0.32
Fixed-Rate	1,917	1,844	1,775	1,710	1,648	1,589	1,781	99.69	3.78
Consumer Loans									
Adjustable-Rate	6,802	6,796	6,790	6,785	6,779	6,773	6,829	99.44	0.09
Fixed-Rate	9,343	9,160	8,990	8,830	8,681	8,540	8,961	100.32	1.84
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-216	-214	-212	-210	-208	-206	-212	0.00	1.02
Accrued Interest Receivable	139	139	139	139	139	139	139	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,394**	**21,124**	**20,870**	**20,631**	**20,405**	**20,192**	**20,882**	**99.94**	**1.18**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,119	3,119	3,119	3,119	3,119	3,119	3,119	100.00	0.00
Equities and All Mutual Funds	932	902	871	838	804	770	871	99.99	3.69
Zero-Coupon Securities	55	51	48	45	43	41	43	111.71	5.87
Government and Agency Securities	1,336	1,304	1,273	1,243	1,215	1,188	1,229	103.52	2.37
Term Fed Funds, Term Repos	1,962	1,958	1,954	1,950	1,947	1,943	1,952	100.11	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	397	372	350	330	312	296	333	105.18	6.05
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,080	2,950	2,829	2,708	2,558	2,449	2,830	99.96	4.20
Structured Securities (Complex)	2,902	2,847	2,780	2,690	2,587	2,484	2,785	99.82	2.83
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	0.21
TOTAL CASH, DEPOSITS, AND SECURITIES	**13,783**	**13,502**	**13,223**	**12,922**	**12,585**	**12,289**	**13,161**	**100.47**	**2.19**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	378	378	378	378	378	378	378	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	70	66	62	58	54	49	62	100.00	6.81
Office Premises and Equipment	2,167	2,167	2,167	2,167	2,167	2,167	2,167	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,664**	**2,660**	**2,656**	**2,652**	**2,648**	**2,643**	**2,656**	**100.00**	**0.16**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	135	153	192	241	274	289			-22.94
Adjustable-Rate Servicing	109	103	100	98	127	137			2.48
Float on Mortgages Serviced for Others	105	121	140	161	180	194			-14.37
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**349**	**376**	**432**	**500**	**581**	**620**			**-14.28**
OTHER ASSETS									
Purchased and Excess Servicing							510		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,064	5,064	5,064	5,064	5,064	5,064	5,064	100.00	0.00
Miscellaneous II							949		
Deposit Intangibles									
Retail CD Intangible	50	59	66	73	81	90			-10.60
Transaction Account Intangible	568	846	1,106	1,369	1,566	1,732			-23.64
MMDA Intangible	1,623	2,222	2,660	3,090	3,587	4,081			-16.31
Passbook Account Intangible	401	562	712	841	934	1,017			-19.63
Non-Interest-Bearing Account Intangible	157	284	405	520	629	733			-29.09
TOTAL OTHER ASSETS	**7,863**	**9,037**	**10,013**	**10,957**	**11,860**	**12,717**	**6,522**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							299		
TOTAL ASSETS	**186,005**	**184,999**	**183,587**	**181,678**	**179,185**	**176,420**	**178,466**	**103/100*** **	**0.90/1.47*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	35,998	35,892	35,789	35,686	35,586	35,489	35,647	100.40	0.29
Fixed-Rate Maturing in 13 Months or More	8,942	8,710	8,490	8,284	8,098	7,924	8,196	103.58	2.51
Variable-Rate	361	360	360	360	360	359	360	100.14	0.07
Demand									
Transaction Accounts	11,260	11,260	11,260	11,260	11,260	11,260	11,260	100/90*	0.00/2.57*
MMDAs	39,914	39,914	39,914	39,914	39,914	39,914	39,914	100/93*	0.00/1.17*
Passbook Accounts	7,034	7,034	7,034	7,034	7,034	7,034	7,034	100/90*	0.00/2.21*
Non-Interest-Bearing Accounts	5,561	5,561	5,561	5,561	5,561	5,561	5,561	100/93*	0.00/2.29*
TOTAL DEPOSITS	**109,069**	**108,731**	**108,407**	**108,099**	**107,812**	**107,541**	**107,971**	**100/96***	**0.29/1.24***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	30,194	29,963	29,736	29,513	29,294	29,079	29,611	100.42	0.76
Fixed-Rate Maturing in 37 Months or More	6,442	6,101	5,781	5,483	5,203	4,941	5,570	103.79	5.34
Variable-Rate	12,554	12,544	12,534	12,523	12,511	12,500	12,501	100.26	0.09
TOTAL BORROWINGS	**49,185**	**48,603**	**48,047**	**47,514**	**47,004**	**46,515**	**47,677**	**100.77**	**1.13**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	528	528	528	528	528	528	528	100.00	0.00
Other Escrow Accounts	137	133	129	125	122	118	146	88.41	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,874	1,874	1,874	1,874	1,874	1,874	1,874	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	272		
TOTAL OTHER LIABILITIES	**2,539**	**2,535**	**2,531**	**2,527**	**2,523**	**2,520**	**2,819**	**89.76**	**0.15**
Other Liabilities not Included Above									
Self-Valued	5,644	5,493	5,390	5,308	5,250	5,214	5,298	101.74	1.70
Unamortized Yield Adjustments							-16		
TOTAL LIABILITIES	**166,436**	**165,361**	**164,374**	**163,448**	**162,591**	**161,790**	**163,749**	**100/97****	**0.58/1.20****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	46	33	17	-11	-51	-95			
ARMs	5	3	1	-2	-3	-6			
Other Mortgages	46	23	0	-20	-38	-57			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	51	31	7	-31	-76	-123			
Sell Mortgages and MBS	-175	-109	-6	139	300	458			
Purchase Non-Mortgage Items	-82	-38	0	39	79	119			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-883	-535	-222	60	315	545			
Pay Floating, Receive Fixed Swaps	47	27	9	-8	-22	-36			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	5	3	0	-12	-18	-23			
Interest-Rate Caps	6	15	32	66	118	183			
Interest-Rate Floors	169	135	103	73	47	27			
Futures	3	2	0	-1	-3	-4			
Options on Futures	1	-1	-2	-4	-5	-6			
Construction LIP	9	-1	-11	-20	-30	-39			
Self-Valued	63	35	20	24	43	67			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-698**	**-389**	**-53**	**301**	**667**	**1,028**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	186,005	184,999	183,587	181,678	179,185	176,420	178,466	103/100***	0.90/1.47***
MINUS TOTAL LIABILITIES	166,436	165,361	164,374	163,448	162,591	161,790	163,749	100/97**	0.58/1.20**
PLUS OFF-BALANCE-SHEET POSITIONS	-698	-389	-53	301	667	1,028			
TOTAL NET PORTFOLIO VALUE #	18,870	19,249	19,160	18,531	17,262	15,657	14,717	130.20	1.88

* 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	$150	$3,814	$7,571	$4,511	$4,904
WARM	296 mo	310 mo	323 mo	325 mo	325 mo
WAC	4.70%	5.64%	6.45%	7.44%	8.97%
Amount of these that is FHA or VA Guaranteed	$0	$19	$106	$60	$56
Securities Backed by Conventional Mortgages	$222	$7,336	$77	$7	$4
WARM	308 mo	345 mo	263 mo	239 mo	113 mo
Weighted Average Pass-Through Rate	4.46%	5.10%	6.21%	7.16%	9.55%
Securities Backed by FHA or VA Mortgages	$152	$1,592	$49	$10	$1
WARM	307 mo	331 mo	267 mo	149 mo	137 mo
Weighted Average Pass-Through Rate	4.75%	5.23%	6.21%	7.29%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$635	$1,890	$2,161	$1,765	$1,436
WAC	4.69%	5.46%	6.48%	7.42%	9.10%
Mortgage Securities	$971	$712	$51	$3	$1
Weighted Average Pass-Through Rate	4.43%	5.26%	6.05%	7.17%	9.44%
WARM (of 15-Year Loans and Securities)	130 mo	140 mo	144 mo	139 mo	140 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$124	$1,596	$4,004	$927	$861
WAC	4.02%	5.61%	6.42%	7.35%	10.54%
Mortgage Securities	$702	$466	$36	$0	$0
Weighted Average Pass-Through Rate	4.16%	5.58%	6.08%	7.40%	8.04%
WARM (of Balloon Loans and Securities)	48 mo	87 mo	92 mo	69 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$48,740**

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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	$10	$64	$30	$2	$2
WAC	6.73%	6.13%	6.31%	2.22%	6.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,702	$8,497	$17,222	$7,868	$2,634
Weighted Average Margin	258 bp	262 bp	251 bp	327 bp	299 bp
WAC	7.60%	5.68%	6.04%	8.04%	7.11%
WARM	310 mo	304 mo	337 mo	383 mo	346 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	43 mo	5 mo	39 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$41,029**

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	$146	$312	$203	$3,315	$101
Weighted Average Distance from Lifetime Cap	138 bp	105 bp	128 bp	148 bp	187 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$362	$1,132	$532	$3,299	$1,145
Weighted Average Distance from Lifetime Cap	309 bp	353 bp	329 bp	249 bp	318 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,500	$6,459	$14,561	$103	$1,360
Weighted Average Distance from Lifetime Cap	864 bp	569 bp	540 bp	627 bp	521 bp
Balances Without Lifetime Cap	$2,703	$657	$1,957	$1,153	$30
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,367	$7,359	$14,246	$538	$852
Weighted Average Periodic Rate Cap	180 bp	201 bp	210 bp	785 bp	221 bp
Balances Subject to Periodic Rate Floors	$889	$5,521	$13,094	$462	$798
MBS Included in ARM Balances	$165	$942	$1,171	$184	$5

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,695	$5,832
WARM	68 mo	98 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	204 bp	165 bp
Reset Frequency	19 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$92	$266
Wghted Average Distance to Lifetime Cap	20 bp	34 bp
Fixed-Rate:		
Balances	$2,110	$3,876
WARM	46 mo	92 mo
Remaining Term to Full Amortization	248 mo	
WAC	7.35%	6.92%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,719	$2,476
WARM	19 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	106 bp	7.77%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,140	$5,477
WARM	238 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	88 bp	8.21%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,384	$1,781
WARM	40 mo	57 mo
Margin in Column 1; WAC in Column 2	105 bp	7.23%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,829	$8,961
WARM	2 mo	88 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	14.60%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$129	$705
Fixed Rate		
Remaining WAL <= 5 Years	$112	$871
Remaining WAL 5-10 Years	$322	$291
Remaining WAL Over 10 Years	$43	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$6	$1
CMO Residuals:		
Fixed Rate	$0	$73
Floating Rate	$6	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$13	$259
WAC	4.39%	7.57%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$632	$2,200

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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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	$1,857	$8,821	$13,123	$5,177	$1,523
WARM	183 mo	268 mo	298 mo	292 mo	206 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	35 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	225 loans				
FHA/VA	59 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$14,348	$330	Total # of Adjustable-Rate Loans Serviced	64 loans
WARM (in months)	331 mo	365 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	50 bp	35 bp		

Total Balances of Mortgage Loans Serviced for Others	**$45,179**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,119		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$871		
Zero-Coupon Securities	$43	4.86%	62 mo
Government & Agency Securities	$1,229	4.65%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,952	4.37%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$333	5.53%	106 mo
Memo: Complex Securities (from supplemental reporting)	$2,785		

Total Cash, Deposits, and Securities	**$10,332**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,040
Accrued Interest Receivable	$788
Advances for Taxes and Insurance	$134
Less: Unamortized Yield Adjustments	$-797
Valuation Allowances	$1,110
Unrealized Gains (Losses)	$-336

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$133
Accrued Interest Receivable	$139
Less: Unamortized Yield Adjustments	$150
Valuation Allowances	$344
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$49
Repossessed Assets	$378
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$62
Office Premises and Equipment	$2,167
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-14
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$510
Miscellaneous I	$5,064
Miscellaneous II	$949
TOTAL ASSETS	**$178,468**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$23
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$603
Mortgage-Related Mututal Funds	$267
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$26,347
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$21,509
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,368

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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	$11,951	$1,949	$366	$189
WAC	4.99%	4.90%	3.97%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,649	$4,912	$819	$230
WAC	4.87%	4.97%	3.88%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,694	$2,449	$44
WAC		4.87%	4.35%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$2,053	$14
WAC			4.90%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$43,843**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,849	$1,405	$1,449
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,034	$9,504	$4,369
Penalty in Months of Forgone Interest	3.63 mo	6.31 mo	9.01 mo
Balances in New Accounts	$5,875	$745	$248

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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%	$622	$14	$9	2.45%
3.00 to 3.99%	$1,535	$1,779	$54	3.54%
4.00 to 4.99%	$5,260	$10,996	$1,708	4.56%
5.00 to 5.99%	$5,165	$4,171	$3,560	5.30%
6.00 to 6.99%	$21	$14	$218	6.67%
7.00 to 7.99%	$0	$28	$6	7.16%
8.00 to 8.99%	$0	$6	$7	8.29%
9.00 and Above	$0	$0	$2	9.50%
WARM	1 mo	16 mo	77 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$35,176**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$18,159
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	$11,260	1.86%	$497
Money Market Deposit Accounts (MMDAs)	$39,914	2.97%	$2,275
Passbook Accounts	$7,034	2.60%	$287
Non-Interest-Bearing Non-Maturity Deposits	$5,561		$209
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$369	0.02%	
Escrow for Mortgages Serviced for Others	$159	0.08%	
Other Escrows	$146	0.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$64,442		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-24		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,874		
Miscellaneous II	$272		
TOTAL LIABILITIES	**$163,749**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$212
EQUITY CAPITAL	$14,498
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$178,459**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	17	$90
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$137
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$59
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$97
1014	Opt commitment to orig 25- or 30-year FRMs	46	$1,066
1016	Opt commitment to orig "other" Mortgages	41	$769
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$6
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$207
2036	Commit/sell "other" Mortgage loans, svc retained		$42
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$7
2054	Commit/purchase 25- to 30-year FRM MBS		$492
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$42
2074	Commit/sell 25- or 30-yr FRM MBS		$2,439
2076	Commit/sell "other" MBS		$65
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$40
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$40
2116	Commit/purchase "other" Mortgage loans, svc released		$12

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$33
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$17
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$36
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$459
2136	Commit/sell "other" Mortgage loans, svc released		$137
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$18
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$23
2214	Firm commit/originate 25- or 30-year FRM loans	15	$205
2216	Firm commit/originate "other" Mortgage loans	17	$252
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$116
3022	Option to sell 1-month COFI ARMS		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$168
3036	Option to sell "other" Mortgages		$0
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$4
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$5
3074	Short option to sell 25- or 30-yr FRMs		$267
3076	Short option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	17	$66
4006	Commit/purchase "other" liabilities		$1,750
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$910
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,987
5006	IR swap: pay fixed, receive 6-month LIBOR		$20

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$334
6002	Interest rate Cap based on 1-month LIBOR		$1,985
6004	Interest rate Cap based on 3-month LIBOR		$2,425
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,400
8010	Long futures contract on 10-year Treasury note		$22
8038	Short futures contract on 5-year Treasury note		$7
9010	Long call option on 10-year T-note futures contract		$30
9058	Short call option on 10-year T-note futures contract		$18
9082	Short put option on 10-year T-note futures contract		$20
9502	Fixed-rate construction loans in process	76	$460
9512	Adjustable-rate construction loans in process	55	$1,212

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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		$40
122	Other investment securities, floating-rate securities		$26
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$17
183	Consumer loans; auto loans and leases		$20
187	Consumer loans; recreational vehicles		$1,908
189	Consumer loans; other		$527
200	Variable-rate, fixed-maturity CDs	36	$360
220	Variable-rate FHLB advances	26	$2,204
299	Other variable-rate	19	$10,297

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock -200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	88	$2,785	$2,902	$2,847	$2,780	$2,690	$2,587	$2,484
123 - Mortgage Derivatives - M/V estimate	56	$2,827	$3,080	$2,950	$2,829	$2,708	$2,558	$2,449
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$207	$211	$210	$207	$202	$197	$191
280 - FHLB putable advance-M/V estimate	14	$1,186	$1,292	$1,245	$1,214	$1,193	$1,178	$1,168
281 - FHLB convertible advance-M/V estimate	47	$3,204	$3,471	$3,368	$3,294	$3,243	$3,209	$3,189
282 - FHLB callable advance-M/V estimate		$146	$154	$150	$148	$146	$145	$145
283 - FHLB periodic floor floating rate advance-M/V Estimates		$100	$81	$89	$100	$97	$96	$97
289 - Other FHLB structured advances - M/V estimate	6	$293	$274	$268	$263	$260	$256	$254
290 - Other structured borrowings - M/V estimate		$369	$372	$372	$371	$369	$366	$362
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1,315	$63	$35	$20	$24	$43	$67