Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 244** **June 2009**

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	13,649	-1,905	-12 %	9.21 %	-94 bp
+200 bp	14,750	-805	-5 %	9.82 %	-34 bp
+100 bp	15,423	-131	-1 %	10.16 %	0 bp
0 bp	15,554			10.16 %	
-100 bp	15,155	-399	-3 %	9.85 %	-31 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	10.16 %	9.57 %	12.22 %
Post-shock NPV Ratio	9.82 %	9.12 %	11.23 %
Sensitivity Measure: Decline in NPV Ratio	34 bp	45 bp	99 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	17,868	17,508	16,940	16,252	15,536	17,096	102.41	2.65
30-Year Mortgage Securities	2,736	2,668	2,569	2,458	2,347	2,640	101.08	3.14
15-Year Mortgages and MBS	10,989	10,770	10,452	10,101	9,742	10,459	102.97	2.49
Balloon Mortgages and MBS	3,361	3,337	3,294	3,242	3,180	3,191	104.56	1.00
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,867	2,857	2,839	2,819	2,791	2,774	102.99	0.48
7 Month to 2 Year Reset Frequency	12,152	12,088	12,004	11,901	11,743	11,837	102.12	0.61
2+ to 5 Year Reset Frequency	8,555	8,485	8,379	8,212	7,967	8,213	103.31	1.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	131	130	128	126	124	124	104.09	1.08
2 Month to 5 Year Reset Frequency	699	691	679	666	651	677	102.08	1.50
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,972	3,932	3,887	3,841	3,796	3,878	101.40	1.08
Adjustable-Rate, Fully Amortizing	6,159	6,114	6,054	5,993	5,932	6,033	101.35	0.86
Fixed-Rate, Balloon	6,724	6,532	6,345	6,165	5,991	6,102	107.06	2.91
Fixed-Rate, Fully Amortizing	3,801	3,671	3,546	3,429	3,320	3,503	104.79	3.48
Construction and Land Loans								
Adjustable-Rate	3,439	3,430	3,418	3,406	3,394	3,428	100.06	0.30
Fixed-Rate	1,852	1,824	1,794	1,765	1,737	1,817	100.42	1.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,051	10,031	10,004	9,976	9,949	10,002	100.30	0.23
Fixed-Rate	4,909	4,815	4,718	4,625	4,535	4,601	104.65	1.98
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,601	2,570	2,528	2,480	2,427	2,570	100.00	1.43
Accrued Interest Receivable	435	435	435	435	435	435	100.00	0.00
Advance for Taxes/Insurance	51	51	51	51	51	51	100.00	0.00
Float on Escrows on Owned Mortgages	21	38	59	80	96			-50.72
LESS: Value of Servicing on Mortgages Serviced by Others	-2	-4	-7	-7	-7			-51.00
TOTAL MORTGAGE LOANS AND SECURITIES	**103,375**	**101,982**	**100,128**	**98,028**	**95,752**	**99,430**	**102.57**	**1.59**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,588	3,579	3,568	3,557	3,546	3,588	99.74	0.29
Fixed-Rate	3,252	3,158	3,066	2,978	2,895	2,904	108.73	2.95
Consumer Loans								
Adjustable-Rate	4,460	4,449	4,434	4,420	4,406	4,164	106.86	0.29
Fixed-Rate	7,686	7,586	7,477	7,372	7,271	7,707	98.44	1.37
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-169	-168	-167	-165	-164	-168	0.00	0.75
Accrued Interest Receivable	106	106	106	106	106	106	100.00	0.00
TOTAL NONMORTGAGE LOANS	**18,922**	**18,710**	**18,485**	**18,268**	**18,059**	**18,300**	**102.24**	**1.17**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,063	3,063	3,063	3,063	3,063	3,063	100.00	0.00
Equities and All Mutual Funds	239	233	226	220	214	234	99.41	2.67
Zero-Coupon Securities	69	68	67	66	65	66	103.29	1.70
Government and Agency Securities	864	850	834	819	805	821	103.53	1.76
Term Fed Funds, Term Repos	6,452	6,449	6,438	6,427	6,416	6,441	100.13	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,094	1,049	1,006	966	929	1,051	99.84	4.22
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,130	7,002	6,784	6,541	6,313	7,048	99.34	2.47
Structured Securities (Complex)	2,170	2,125	2,062	1,977	1,876	2,226	95.45	2.53
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,082**	**20,838**	**20,480**	**20,079**	**19,680**	**20,949**	**99.47**	**1.44**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,747	1,747	1,747	1,747	1,747	1,747	100.00	0.00
Real Estate Held for Investment	55	55	55	55	55	55	100.00	0.00
Investment in Unconsolidated Subsidiaries	43	40	38	35	32	40	100.00	6.80
Office Premises and Equipment	1,638	1,638	1,638	1,638	1,638	1,638	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,483**	**3,480**	**3,478**	**3,475**	**3,472**	**3,480**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	601	770	978	1,155	1,228			-24.50
Adjustable-Rate Servicing	35	35	40	50	51			-7.90
Float on Mortgages Serviced for Others	381	461	561	651	708			-19.52
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,017**	**1,266**	**1,580**	**1,856**	**1,987**			**-22.23**
OTHER ASSETS								
Purchased and Excess Servicing						1,230		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,442	4,442	4,442	4,442	4,442	4,442	100.00	0.00
Miscellaneous II						754		
Deposit Intangibles								
Retail CD Intangible	89	102	155	176	195			-32.42
Transaction Account Intangible	356	573	784	983	1,180			-37.36
MMDA Intangible	524	788	1,033	1,237	1,431			-32.34
Passbook Account Intangible	508	762	1,012	1,238	1,464			-33.04
Non-Interest-Bearing Account Intangible	69	180	286	386	482			-60.29
TOTAL OTHER ASSETS	**5,988**	**6,846**	**7,712**	**8,462**	**9,194**	**6,426**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						71		
TOTAL ASSETS	**153,867**	**153,122**	**151,862**	**150,168**	**148,145**	**148,657**	**103/101*** **	**0.65/1.24*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	45,707	45,636	45,491	45,347	45,207	45,091	101.21	0.24
Fixed-Rate Maturing in 13 Months or More	18,943	18,483	18,047	17,639	17,259	17,361	106.46	2.42
Variable-Rate	648	647	646	645	644	644	100.48	0.16
Demand								
Transaction Accounts	8,826	8,826	8,826	8,826	8,826	8,826	100/94*	0.00/2.59*
MMDAs	17,406	17,406	17,406	17,406	17,406	17,406	100/95*	0.00/1.53*
Passbook Accounts	11,359	11,359	11,359	11,359	11,359	11,359	100/93*	0.00/2.38*
Non-Interest-Bearing Accounts	4,654	4,654	4,654	4,654	4,654	4,654	100/96*	0.00/2.42*
TOTAL DEPOSITS	**107,544**	**107,011**	**106,429**	**105,876**	**105,355**	**105,341**	**102/99***	**0.52/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,796	8,712	8,628	8,545	8,464	8,502	102.47	0.97
Fixed-Rate Maturing in 37 Months or More	2,646	2,527	2,414	2,308	2,208	2,368	106.69	4.58
Variable-Rate	2,325	2,318	2,312	2,306	2,301	2,276	101.83	0.30
TOTAL BORROWINGS	**13,767**	**13,556**	**13,354**	**13,159**	**12,973**	**13,147**	**103.12**	**1.53**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,524	1,524	1,524	1,524	1,524	1,524	100.00	0.00
Other Escrow Accounts	115	111	108	105	102	122	91.17	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,550	2,550	2,550	2,550	2,550	2,550	100.00	0.00
Miscellaneous II	0	0	0	0	0	79		
TOTAL OTHER LIABILITIES	**4,189**	**4,185**	**4,182**	**4,179**	**4,176**	**4,275**	**97.90**	**0.08**
Other Liabilities not Included Above								
Self-Valued	13,217	12,891	12,574	12,267	12,010	12,071	106.80	2.49
Unamortized Yield Adjustments						-43		
TOTAL LIABILITIES	**138,717**	**137,643**	**136,538**	**135,481**	**134,514**	**134,790**	**102/100****	**0.79/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	123	7	-177	-375	-568			
ARMs	2	1	0	-2	-5			
Other Mortgages	5	0	-7	-16	-25			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	167	-39	-292	-552	-801			
Sell Mortgages and MBS	-315	69	560	1,069	1,557			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	4	8	11	14			
Pay Floating, Receive Fixed Swaps	12	8	5	1	-2			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	2	3			
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	0	0	0			
Construction LIP	4	-1	-9	-16	-24			
Self-Valued	4	26	12	-57	-130			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**76**	**99**	**63**	**18**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	153,867	153,122	151,862	150,168	148,145	148,657	103/101***	0.65/1.24***
MINUS TOTAL LIABILITIES	138,717	137,643	136,538	135,481	134,514	134,790	102/100**	0.79/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	4	76	99	63	18			
TOTAL NET PORTFOLIO VALUE #	15,155	15,554	15,423	14,750	13,649	13,866	112.17	-0.86

* 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	$2,791	$7,990	$5,326	$821	$168
WARM	351 mo	331 mo	326 mo	305 mo	255 mo
WAC	4.72%	5.49%	6.38%	7.28%	8.76%
Amount of these that is FHA or VA Guaranteed	$147	$1,080	$251	$30	$12
Securities Backed by Conventional Mortgages	$1,697	$379	$164	$37	$4
WARM	340 mo	278 mo	319 mo	264 mo	207 mo
Weighted Average Pass-Through Rate	4.48%	5.27%	6.10%	7.08%	8.36%
Securities Backed by FHA or VA Mortgages	$53	$115	$184	$3	$2
WARM	327 mo	336 mo	347 mo	266 mo	183 mo
Weighted Average Pass-Through Rate	4.44%	5.36%	6.20%	7.22%	8.73%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,547	$3,445	$1,536	$409	$113
WAC	4.65%	5.42%	6.37%	7.31%	8.68%
Mortgage Securities	$984	$1,141	$277	$6	$1
Weighted Average Pass-Through Rate	4.31%	5.23%	6.06%	7.25%	8.69%
WARM (of 15-Year Loans and Securities)	144 mo	134 mo	136 mo	124 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$388	$986	$909	$358	$106
WAC	4.24%	5.43%	6.42%	7.32%	8.67%
Mortgage Securities	$279	$146	$19	$1	$0
Weighted Average Pass-Through Rate	4.57%	5.23%	6.12%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	54 mo	61 mo	61 mo	49 mo	29 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$33,386**

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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	$100	$20	$0	$20
WAC	5.00%	4.96%	5.77%	0.00%	5.88%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,774	$11,737	$8,193	$124	$657
Weighted Average Margin	259 bp	278 bp	256 bp	283 bp	251 bp
WAC	4.98%	5.30%	5.80%	4.50%	5.86%
WARM	276 mo	299 mo	323 mo	384 mo	275 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	39 mo	7 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,626**

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	$33	$71	$80	$1	$3
Weighted Average Distance from Lifetime Cap	125 bp	88 bp	49 bp	200 bp	105 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$130	$260	$117	$5	$27
Weighted Average Distance from Lifetime Cap	366 bp	359 bp	344 bp	349 bp	332 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,356	$11,326	$7,836	$117	$611
Weighted Average Distance from Lifetime Cap	780 bp	615 bp	602 bp	651 bp	648 bp
Balances Without Lifetime Cap	$256	$181	$181	$1	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,340	$11,474	$7,799	$12	$542
Weighted Average Periodic Rate Cap	160 bp	235 bp	286 bp	151 bp	184 bp
Balances Subject to Periodic Rate Floors	$889	$9,739	$6,375	$11	$530
MBS Included in ARM Balances	$971	$2,354	$1,440	$17	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,878	$6,033
WARM	71 mo	159 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	248 bp	234 bp
Reset Frequency	32 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$99	$88
Wghted Average Distance to Lifetime Cap	158 bp	127 bp
Fixed-Rate:		
Balances	$6,102	$3,503
WARM	42 mo	99 mo
Remaining Term to Full Amortization	253 mo	
WAC	6.35%	6.36%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,428	$1,817
WARM	31 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	132 bp	6.46%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,002	$4,601
WARM	145 mo	121 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	7.23%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,588	$2,904
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	122 bp	6.40%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,164	$7,707
WARM	108 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	653 bp	7.57%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$109	$659
Fixed Rate		
Remaining WAL <= 5 Years	$519	$4,818
Remaining WAL 5-10 Years	$701	$142
Remaining WAL Over 10 Years	$118	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$16	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.81%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,465	$5,624

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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	$28,655	$40,481	$41,368	$8,466	$1,142
WARM	299 mo	303 mo	324 mo	319 mo	279 mo
Weighted Average Servicing Fee	26 bp	30 bp	32 bp	35 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	697 loans				
FHA/VA	88 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,610	$5	Total # of Adjustable-Rate Loans Serviced	37 loans
WARM (in months)	322 mo	166 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others **$127,726**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,063		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$233		
Zero-Coupon Securities	$66	1.21%	19 mo
Government & Agency Securities	$821	3.34%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,441	0.71%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,051	5.05%	67 mo
Memo: Complex Securities (from supplemental reporting)	$2,226		

Total Cash, Deposits, and Securities **$13,900**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,556
Accrued Interest Receivable	$435
Advances for Taxes and Insurance	$51
Less: Unamortized Yield Adjustments	$-149
Valuation Allowances	$1,987
Unrealized Gains (Losses)	$-22

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$248
Accrued Interest Receivable	$106
Less: Unamortized Yield Adjustments	$-47
Valuation Allowances	$416
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$55
Repossessed Assets	$1,747
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$40
Office Premises and Equipment	$1,638
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-106
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,230
Miscellaneous I	$4,442
Miscellaneous II	$754
TOTAL ASSETS	**$148,696**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$178
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	$99
Mortgage-Related Mututal Funds	$134
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,744
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$2,096
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$793

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$13,165	$3,878	$778	$100
WAC	2.76%	4.32%	4.19%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,300	$10,632	$1,339	$140
WAC	2.32%	3.69%	4.34%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,649	$3,174	$33
WAC		3.26%	4.78%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$4,539	$12
WAC			4.42%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$62,452**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$5,420	$5,482	$1,869
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$21,706	$20,281	$7,980
Penalty in Months of Forgone Interest	3.28 mo	6.02 mo	6.77 mo
Balances in New Accounts	$2,896	$1,035	$308

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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%	$962	$400	$142	1.24%
3.00 to 3.99%	$57	$2,860	$284	3.52%
4.00 to 4.99%	$617	$2,677	$1,395	4.50%
5.00 to 5.99%	$206	$670	$485	5.20%
6.00 to 6.99%	$1	$38	$50	6.50%
7.00 to 7.99%	$1	$13	$12	7.39%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	15 mo	63 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$10,870**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$14,992
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	$8,826	0.60%	$336
Money Market Deposit Accounts (MMDAs)	$17,406	1.43%	$1,210
Passbook Accounts	$11,359	0.93%	$997
Non-Interest-Bearing Non-Maturity Deposits	$4,654		$133
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$335	0.03%	
Escrow for Mortgages Serviced for Others	$1,189	0.02%	
Other Escrows	$122	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$43,891		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-46		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,550		
Miscellaneous II	$79		
TOTAL LIABILITIES	**$134,791**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$9
EQUITY CAPITAL	$13,896
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$148,696**

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	$26
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$89
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$65
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	25	$39
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	92	$805
1014	Opt commitment to orig 25- or 30-year FRMs	93	$4,313
1016	Opt commitment to orig "other" Mortgages	75	$284
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$23
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$85
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	31	$383
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	41	$1,571
2036	Commit/sell "other" Mortgage loans, svc retained		$16
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$4
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$4,906
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$19
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$403
2074	Commit/sell 25- or 30-yr FRM MBS		$7,689
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$3

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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
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$12
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$225
2136	Commit/sell "other" Mortgage loans, svc released		$5
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	11	$67
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		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$55
2214	Firm commit/originate 25- or 30-year FRM loans	27	$52
2216	Firm commit/originate "other" Mortgage loans	17	$100
3014	Option to purchase 25- or 30-yr FRMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$18
4002	Commit/purchase non-Mortgage financial assets	17	$45
4022	Commit/sell non-Mortgage financial assets		$8
5002	IR swap: pay fixed, receive 1-month LIBOR		$36
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5024	IR swap: pay 1-month LIBOR, receive fixed		$36
5044	IR swap: pay the prime rate, receive fixed		$39
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$7
6004	Interest rate Cap based on 3-month LIBOR		$17
6034	Short interest rate Cap based on 3-month LIBOR		$17
9502	Fixed-rate construction loans in process	95	$647
9512	Adjustable-rate construction loans in process	54	$279

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$40
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		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$42
120	Other investment securities, fixed-coupon securities	6	$67
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
130	Construction and land loans (adj-rate)		$134
150	Commercial loans (adj-rate)		$33
180	Consumer loans; loans on deposits		$4
183	Consumer loans; auto loans and leases		$290
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$57
187	Consumer loans; recreational vehicles		$408
189	Consumer loans; other		$34
200	Variable-rate, fixed-maturity CDs	73	$645
220	Variable-rate FHLB advances	20	$271
299	Other variable-rate	25	$2,005
300	Govt. & agency securities, fixed-coupon securities		$4
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 # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	129	$2,226	$2,170	$2,125	$2,062	$1,977	$1,876
123 - Mortgage Derivatives - M/V estimate	90	$7,048	$7,130	$7,002	$6,784	$6,541	$6,313
129 - Mortgage-Related Mutual Funds - M/V estimate	14	$65	$64	$64	$63	$63	$62
280 - FHLB putable advance-M/V estimate	59	$3,686	$4,156	$4,001	$3,876	$3,779	$3,706
281 - FHLB convertible advance-M/V estimate	36	$4,679	$5,091	$4,964	$4,853	$4,765	$4,698
282 - FHLB callable advance-M/V estimate	7	$222	$247	$239	$232	$227	$224
289 - Other FHLB structured advances - M/V estimate	7	$19	$21	$21	$20	$20	$20
290 - Other structured borrowings - M/V estimate	11	$3,463	$3,702	$3,667	$3,592	$3,475	$3,362
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$2,056	$4	$26	$12	$-57	$-130