Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 182** | **September 2008**

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	15,927	-2,656	-14 %	8.88 %	-111 bp
+200 bp	17,172	-1,412	-8 %	9.44 %	-55 bp
+100 bp	18,113	-471	-3 %	9.83 %	-15 bp
0 bp	18,584			9.98 %	
-100 bp	18,335	-249	-1 %	9.78 %	-20 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.98 %	10.73 %	10.38 %
Post-shock NPV Ratio	9.44 %	10.23 %	9.22 %
Sensitivity Measure: Decline in NPV Ratio	55 bp	50 bp	116 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	23,133	22,677	22,037	21,268	20,431	22,185	102.22	2.42
30-Year Mortgage Securities	9,432	9,096	8,636	8,197	7,781	9,288	97.93	4.37
15-Year Mortgages and MBS	9,872	9,661	9,396	9,098	8,788	9,508	101.62	2.47
Balloon Mortgages and MBS	7,593	7,476	7,333	7,163	6,970	7,492	99.79	1.74
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,705	4,671	4,640	4,607	4,568	4,693	99.53	0.69
7 Month to 2 Year Reset Frequency	9,830	9,755	9,603	9,457	9,311	9,929	98.24	1.16
2+ to 5 Year Reset Frequency	16,285	16,074	15,782	15,243	14,655	15,976	100.61	1.56
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6,417	6,353	6,280	6,195	6,095	6,141	103.44	1.08
2 Month to 5 Year Reset Frequency	1,800	1,766	1,729	1,688	1,643	1,728	102.20	2.02
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,859	1,847	1,834	1,820	1,806	1,831	100.87	0.69
Adjustable-Rate, Fully Amortizing	7,338	7,295	7,252	7,208	7,165	7,244	100.71	0.59
Fixed-Rate, Balloon	2,685	2,600	2,519	2,441	2,367	2,503	103.90	3.20
Fixed-Rate, Fully Amortizing	4,377	4,231	4,094	3,964	3,841	4,120	102.70	3.35
Construction and Land Loans								
Adjustable-Rate	7,880	7,859	7,839	7,818	7,798	7,841	100.24	0.26
Fixed-Rate	2,380	2,330	2,282	2,236	2,191	2,318	100.51	2.10
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,582	12,547	12,513	12,480	12,447	12,472	100.60	0.27
Fixed-Rate	4,988	4,875	4,766	4,663	4,563	4,674	104.29	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,261	2,232	2,199	2,160	2,118	2,232	100.00	1.39
Accrued Interest Receivable	715	715	715	715	715	715	100.00	0.00
Advance for Taxes/Insurance	103	103	103	103	103	103	100.00	0.00
Float on Escrows on Owned Mortgages	27	47	76	108	134			-53.23
LESS: Value of Servicing on Mortgages Serviced by Others	12	11	9	8	3			16.03
TOTAL MORTGAGE LOANS AND SECURITIES	**136,249**	**134,199**	**131,619**	**128,626**	**125,488**	**132,993**	**100.91**	**1.73**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,543	3,532	3,521	3,510	3,500	3,527	100.13	0.31
Fixed-Rate	1,944	1,868	1,796	1,728	1,664	1,737	107.53	3.95
Consumer Loans								
Adjustable-Rate	5,732	5,728	5,723	5,718	5,714	5,775	99.19	0.08
Fixed-Rate	8,214	8,068	7,931	7,802	7,680	8,061	100.08	1.75
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-370	-366	-363	-360	-357	-366	0.00	0.88
Accrued Interest Receivable	279	279	279	279	279	279	100.00	0.00
TOTAL NONMORTGAGE LOANS	**19,342**	**19,107**	**18,886**	**18,677**	**18,479**	**19,013**	**100.50**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,070	6,070	6,070	6,070	6,070	6,070	100.00	0.00
Equities and All Mutual Funds	132	129	126	123	119	131	98.85	2.40
Zero-Coupon Securities	37	34	32	29	27	29	119.05	8.39
Government and Agency Securities	1,214	1,193	1,173	1,154	1,135	1,148	103.85	1.72
Term Fed Funds, Term Repos	5,098	5,092	5,085	5,079	5,073	5,100	99.85	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	432	413	396	380	366	401	103.02	4.40
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,176	3,042	2,887	2,759	2,655	3,129	97.23	4.75
Structured Securities (Complex)	2,136	2,084	2,011	1,930	1,853	2,146	97.11	2.98
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	3.74
TOTAL CASH, DEPOSITS, AND SECURITIES	**18,295**	**18,057**	**17,779**	**17,524**	**17,298**	**18,153**	**99.47**	**1.43**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	884	884	884	884	884	884	100.00	0.00
Real Estate Held for Investment	34	34	34	34	34	34	100.00	0.00
Investment in Unconsolidated Subsidiaries	68	64	59	55	51	64	100.00	6.80
Office Premises and Equipment	2,201	2,201	2,201	2,201	2,201	2,201	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,188**	**3,184**	**3,179**	**3,175**	**3,170**	**3,184**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	195	237	295	342	364			-21.20
Adjustable-Rate Servicing	129	124	120	163	172			3.47
Float on Mortgages Serviced for Others	131	150	171	193	209			-13.33
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**455**	**510**	**587**	**699**	**745**			**-12.91**
OTHER ASSETS								
Purchased and Excess Servicing						625		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,622	5,622	5,622	5,622	5,622	5,622	100.00	0.00
Miscellaneous II						798		
Deposit Intangibles								
Retail CD Intangible	61	72	80	88	97			-13.17
Transaction Account Intangible	664	888	1,104	1,304	1,477			-24.75
MMDA Intangible	2,805	3,503	4,154	4,798	5,430			-19.25
Passbook Account Intangible	469	610	730	840	940			-21.36
Non-Interest-Bearing Account Intangible	252	376	494	606	713			-32.20
TOTAL OTHER ASSETS	**9,874**	**11,071**	**12,184**	**13,258**	**14,279**	**7,045**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						109		
TOTAL ASSETS	**187,402**	**186,129**	**184,234**	**181,959**	**179,460**	**180,496**	**103/100*** **	**0.85/1.52*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	35,028	34,912	34,801	34,691	34,583	34,737	100.50	0.33
Fixed-Rate Maturing in 13 Months or More	11,469	11,223	10,989	10,766	10,564	10,757	104.34	2.14
Variable-Rate	203	203	203	203	202	203	100.14	0.08
Demand								
Transaction Accounts	9,811	9,811	9,811	9,811	9,811	9,811	100/91*	0.00/2.47*
MMDAs	52,237	52,237	52,237	52,237	52,237	52,237	100/93*	0.00/1.38*
Passbook Accounts	6,431	6,431	6,431	6,431	6,431	6,431	100/91*	0.00/2.24*
Non-Interest-Bearing Accounts	5,385	5,385	5,385	5,385	5,385	5,385	100/93*	0.00/2.42*
TOTAL DEPOSITS	**120,563**	**120,202**	**119,855**	**119,522**	**119,212**	**119,560**	**101/96***	**0.29/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	24,565	24,371	24,181	23,994	23,811	24,239	100.55	0.79
Fixed-Rate Maturing in 37 Months or More	8,254	7,823	7,420	7,042	6,688	7,546	103.67	5.33
Variable-Rate	4,767	4,761	4,753	4,746	4,738	4,735	100.54	0.15
TOTAL BORROWINGS	**37,587**	**36,955**	**36,355**	**35,783**	**35,237**	**36,520**	**101.19**	**1.67**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	763	763	763	763	763	763	100.00	0.00
Other Escrow Accounts	127	123	120	117	113	141	87.71	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,795	1,795	1,795	1,795	1,795	1,795	100.00	0.00
Miscellaneous II	0	0	0	0	0	142		
TOTAL OTHER LIABILITIES	**2,685**	**2,682**	**2,678**	**2,675**	**2,671**	**2,841**	**94.39**	**0.14**
Other Liabilities not Included Above								
Self-Valued	7,801	7,704	7,631	7,578	7,537	7,581	101.62	1.10
Unamortized Yield Adjustments						-83		
TOTAL LIABILITIES	**168,636**	**167,542**	**166,518**	**165,558**	**164,659**	**166,418**	**101/97****	**0.63/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	18	4	-22	-50	-76			
ARMs	-1	-2	-2	-4	-5			
Other Mortgages	12	0	-14	-31	-48			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	24	-6	-43	-90	-137			
Sell Mortgages and MBS	-8	45	120	198	275			
Purchase Non-Mortgage Items	-192	0	175	335	481			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-374	-109	132	352	553			
Pay Floating, Receive Fixed Swaps	3	-3	-8	-13	-18			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	2	-4	-6	-5	-4			
Interest-Rate Caps	7	14	29	54	90			
Interest-Rate Floors	48	31	20	13	9			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	5	-5	-14	-24	-33			
Self-Valued	26	29	31	35	39			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-431**	**-3**	**397**	**771**	**1,126**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	187,402	186,129	184,234	181,959	179,460	180,496	103/100***	0.85/1.52***
MINUS TOTAL LIABILITIES	168,636	167,542	166,518	165,558	164,659	166,418	101/97**	0.63/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	-431	-3	397	771	1,126			
TOTAL NET PORTFOLIO VALUE #	18,335	18,584	18,113	17,172	15,927	14,078	132.00	0.60

* 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	$151	$4,067	$9,330	$4,554	$4,083
WARM	295 mo	311 mo	327 mo	323 mo	318 mo
WAC	4.56%	5.66%	6.46%	7.45%	8.97%
Amount of these that is FHA or VA Guaranteed	$1	$34	$315	$98	$59
Securities Backed by Conventional Mortgages	$1,059	$6,148	$182	$7	$3
WARM	317 mo	338 mo	307 mo	265 mo	149 mo
Weighted Average Pass-Through Rate	4.55%	5.16%	6.08%	7.19%	8.85%
Securities Backed by FHA or VA Mortgages	$283	$1,532	$67	$7	$1
WARM	332 mo	324 mo	280 mo	177 mo	138 mo
Weighted Average Pass-Through Rate	4.07%	5.22%	6.14%	7.25%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$567	$2,045	$2,499	$1,484	$1,158
WAC	4.69%	5.49%	6.46%	7.41%	9.15%
Mortgage Securities	$708	$959	$78	$5	$3
Weighted Average Pass-Through Rate	4.40%	5.22%	6.05%	7.36%	9.29%
WARM (of 15-Year Loans and Securities)	119 mo	146 mo	147 mo	135 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$167	$1,407	$3,577	$726	$692
WAC	3.18%	5.62%	6.40%	7.32%	10.79%
Mortgage Securities	$446	$447	$30	$0	$0
Weighted Average Pass-Through Rate	4.23%	5.48%	6.05%	7.31%	8.32%
WARM (of Balloon Loans and Securities)	44 mo	77 mo	84 mo	62 mo	69 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$48,473**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$2	$42	$7	$0	$0
WAC	6.00%	5.87%	6.37%	0.00%	5.78%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,691	$9,887	$15,969	$6,141	$1,728
Weighted Average Margin	259 bp	263 bp	250 bp	327 bp	309 bp
WAC	6.42%	5.49%	6.11%	6.13%	7.30%
WARM	304 mo	302 mo	334 mo	374 mo	343 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	41 mo	6 mo	36 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$38,468**

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	$37	$198	$271	$16	$49
Weighted Average Distance from Lifetime Cap	88 bp	111 bp	175 bp	169 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$155	$662	$540	$2,815	$1,017
Weighted Average Distance from Lifetime Cap	339 bp	357 bp	342 bp	347 bp	319 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,794	$8,238	$13,220	$2,345	$625
Weighted Average Distance from Lifetime Cap	892 bp	563 bp	540 bp	462 bp	523 bp
Balances Without Lifetime Cap	$2,706	$832	$1,945	$965	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,320	$8,201	$12,724	$410	$483
Weighted Average Periodic Rate Cap	205 bp	210 bp	210 bp	117 bp	162 bp
Balances Subject to Periodic Rate Floors	$993	$6,309	$11,995	$354	$436
MBS Included in ARM Balances	$136	$1,167	$1,234	$125	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,831	$7,244
WARM	62 mo	87 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	184 bp	158 bp
Reset Frequency	16 mo	14 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$111	$173
Wghted Average Distance to Lifetime Cap	92 bp	38 bp
Fixed-Rate:		
Balances	$2,503	$4,120
WARM	48 mo	91 mo
Remaining Term to Full Amortization	247 mo	
WAC	6.93%	6.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,841	$2,318
WARM	20 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	103 bp	7.13%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,472	$4,674
WARM	225 mo	156 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	78 bp	8.08%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,527	$1,737
WARM	35 mo	58 mo
Margin in Column 1; WAC in Column 2	111 bp	6.91%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,775	$8,061
WARM	4 mo	90 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	73 bp	15.02%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$94	$787
Fixed Rate		
Remaining WAL <= 5 Years	$309	$845
Remaining WAL 5-10 Years	$240	$359
Remaining WAL Over 10 Years	$47	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$29
CMO Residuals:		
Fixed Rate	$0	$110
Floating Rate	$9	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$5	$308
WAC	5.36%	5.48%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$704	$2,438

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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	$1,828	$10,316	$14,839	$5,591	$1,527
WARM	168 mo	269 mo	299 mo	290 mo	207 mo
Weighted Average Servicing Fee	28 bp	31 bp	33 bp	36 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	220 loans				
FHA/VA	90 loans				
Subserviced by Others	15 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$19,247	$301	Total # of Adjustable-Rate Loans Serviced	91 loans
WARM (in months)	323 mo	353 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	41 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$53,648**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,070		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$129		
Zero-Coupon Securities	$29	5.04%	88 mo
Government & Agency Securities	$1,148	3.82%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,100	2.11%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$401	5.19%	77 mo
Memo: Complex Securities (from supplemental reporting)	$2,146		

Total Cash, Deposits, and Securities	**$15,024**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,175
Accrued Interest Receivable	$715
Advances for Taxes and Insurance	$103
Less: Unamortized Yield Adjustments	$-758
Valuation Allowances	$1,942
Unrealized Gains (Losses)	$-479

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$162
Accrued Interest Receivable	$279
Less: Unamortized Yield Adjustments	$118
Valuation Allowances	$528
Unrealized Gains (Losses)	$-2

OTHER ITEMS	
Real Estate Held for Investment	$34
Repossessed Assets	$884
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$64
Office Premises and Equipment	$2,201
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-54
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$625
Miscellaneous I	$5,622
Miscellaneous II	$798
TOTAL ASSETS	**$180,508**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$20
Mortgage-Related Mututal Funds	$109
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$26,008
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$20,266
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,883

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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	$11,617	$1,391	$325	$206
WAC	3.64%	4.88%	3.84%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,136	$4,433	$835	$288
WAC	3.57%	4.42%	4.19%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,391	$2,493	$67
WAC		4.13%	4.69%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$1,872	$13
WAC			4.63%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$45,494**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,898	$1,961	$1,269
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,096	$11,067	$3,990
Penalty in Months of Forgone Interest	3.50 mo	6.38 mo	8.92 mo
Balances in New Accounts	$6,363	$2,913	$271

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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%	$7,005	$1,069	$205	2.41%
3.00 to 3.99%	$1,818	$2,198	$496	3.38%
4.00 to 4.99%	$1,669	$7,885	$4,048	4.62%
5.00 to 5.99%	$53	$2,221	$2,590	5.35%
6.00 to 6.99%	$0	$38	$187	6.73%
7.00 to 7.99%	$19	$9	$4	7.16%
8.00 to 8.99%	$0	$6	$3	8.31%
9.00 and Above	$250	$0	$12	12.36%
WARM	1 mo	17 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$31,785**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$12,518
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	$9,811	1.04%	$776
Money Market Deposit Accounts (MMDAs)	$52,237	1.86%	$4,310
Passbook Accounts	$6,431	1.82%	$350
Non-Interest-Bearing Non-Maturity Deposits	$5,385		$199
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$605	0.01%	
Escrow for Mortgages Serviced for Others	$158	0.11%	
Other Escrows	$141	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$74,766		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-80		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,795		
Miscellaneous II	$142		
TOTAL LIABILITIES	**$166,418**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$210
EQUITY CAPITAL	$13,879
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$180,507**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$3
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	18	$70
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$28
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$35
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	45	$56
1014	Opt commitment to orig 25- or 30-year FRMs	44	$653
1016	Opt commitment to orig "other" Mortgages	35	$542
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
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$95
2036	Commit/sell "other" Mortgage loans, svc retained		$22
2054	Commit/purchase 25- to 30-year FRM MBS		$265
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$20
2074	Commit/sell 25- or 30-yr FRM MBS		$917
2076	Commit/sell "other" MBS		$199
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$5
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$97
2116	Commit/purchase "other" Mortgage loans, svc released		$10
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		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$18
2134	Commit/sell 25- or 30-yr FRM loans, svc released	17	$353
2136	Commit/sell "other" Mortgage loans, svc released		$72
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$13
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$7
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$32
2214	Firm commit/originate 25- or 30-year FRM loans	13	$501
2216	Firm commit/originate "other" Mortgage loans	13	$116
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$85
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$7
3034	Option to sell 25- or 30-year FRMs		$182
3036	Option to sell "other" Mortgages		$1
3074	Short option to sell 25- or 30-yr FRMs		$164
4002	Commit/purchase non-Mortgage financial assets	15	$100
4006	Commit/purchase "other" liabilities		$2,600
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$660
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$3,170
5026	IR swap: pay 3-month LIBOR, receive fixed		$93
6002	Interest rate Cap based on 1-month LIBOR		$1,235
6004	Interest rate Cap based on 3-month LIBOR		$2,100
7022	Interest rate floor based on the prime rate		$1,900
8046	Short futures contract on 3-month Eurodollar		$0
9502	Fixed-rate construction loans in process	78	$370

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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
9512	Adjustable-rate construction loans in process	54	$1,144

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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		$19
122	Other investment securities, floating-rate securities		$4
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$20
183	Consumer loans; auto loans and leases		$6
187	Consumer loans; recreational vehicles		$1,639
189	Consumer loans; other		$442
200	Variable-rate, fixed-maturity CDs	31	$203
220	Variable-rate FHLB advances	26	$1,850
299	Other variable-rate	13	$2,885
300	Govt. & agency securities, fixed-coupon securities		$47

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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	84	$2,146	$2,136	$2,084	$2,011	$1,930	$1,853
123 - Mortgage Derivatives - M/V estimate	61	$3,129	$3,176	$3,042	$2,887	$2,759	$2,655
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$48	$47	$46	$45	$44	$42
280 - FHLB putable advance-M/V estimate	16	$1,561	$1,623	$1,590	$1,566	$1,545	$1,527
281 - FHLB convertible advance-M/V estimate	48	$5,195	$5,340	$5,279	$5,236	$5,208	$5,189
282 - FHLB callable advance-M/V estimate		$153	$157	$155	$153	$152	$151
283 - FHLB periodic floor floating rate advance-M/V Estimates		$56	$59	$58	$58	$57	$57
289 - Other FHLB structured advances - M/V estimate		$225	$237	$232	$228	$226	$223
290 - Other structured borrowings - M/V estimate	8	$391	$385	$388	$389	$390	$389
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$796	$26	$29	$31	$35	$39