Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 238** **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	1,927	-416	-18 %	15.47 %	-247 bp
+200 bp	2,093	-250	-11 %	16.50 %	-144 bp
+100 bp	2,239	-104	-4 %	17.37 %	-57 bp
0 bp	2,343			17.94 %	
-100 bp	2,395	53	+2 %	18.17 %	+23 bp
-200 bp	2,416	73	+3 %	18.20 %	+26 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	17.94 %	17.99 %	17.80 %
Post-shock NPV Ratio	16.50 %	16.22 %	15.93 %
Sensitivity Measure: Decline in NPV Ratio	144 bp	176 bp	187 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	1,626	1,603	1,574	1,529	1,470	1,406	1,546	101.83	2.35
30-Year Mortgage Securities	134	132	130	126	123	119	129	100.54	2.12
15-Year Mortgages and MBS	2,122	2,094	2,050	1,993	1,928	1,860	2,019	101.55	2.46
Balloon Mortgages and MBS	844	834	823	810	795	777	819	100.42	1.45
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	151	150	149	148	148	147	150	99.65	0.50
7 Month to 2 Year Reset Frequency	721	715	709	704	698	689	705	100.62	0.76
2+ to 5 Year Reset Frequency	689	682	674	664	649	631	671	100.41	1.35
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	38	37	37	37	36	36	37	100.34	0.77
2 Month to 5 Year Reset Frequency	288	284	281	277	273	268	287	97.89	1.34
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	102	101	100	99	98	97	100	100.42	0.99
Adjustable-Rate, Fully Amortizing	463	459	454	449	444	439	451	100.70	1.08
Fixed-Rate, Balloon	308	299	290	282	274	267	280	103.75	2.89
Fixed-Rate, Fully Amortizing	475	453	433	414	397	382	416	104.18	4.46
Construction and Land Loans									
Adjustable-Rate	338	337	335	334	333	332	335	100.00	0.32
Fixed-Rate	284	278	272	267	262	257	278	97.83	2.00
Second-Mortgage Loans and Securities									
Adjustable-Rate	258	257	256	256	255	254	256	100.24	0.30
Fixed-Rate	307	301	295	290	284	279	292	100.99	1.96
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	66	65	64	62	61	59	64	100.00	1.77
Accrued Interest Receivable	45	45	45	45	45	45	45	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	1	2	3	5	6	7			-46.94
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1	1			-24.82
TOTAL MORTGAGE LOANS AND SECURITIES	**9,259**	**9,126**	**8,975**	**8,791**	**8,579**	**8,352**	**8,879**	**101.08**	**1.87**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	177	176	175	174	172	171	175	99.96	0.65
Fixed-Rate	228	221	215	209	204	198	211	101.75	2.79
Consumer Loans									
Adjustable-Rate	16	16	16	16	16	16	16	98.43	0.23
Fixed-Rate	369	363	358	353	349	344	356	100.68	1.41
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-6	-6	-6	-6	-6	-6	-6	0.00	1.52
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**793**	**780**	**768**	**756**	**744**	**733**	**762**	**100.76**	**1.58**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	416	416	416	416	416	416	416	100.00	0.00
Equities and All Mutual Funds	206	201	196	191	185	180	196	100.00	2.64
Zero-Coupon Securities	14	14	13	13	13	12	13	106.16	3.30
Government and Agency Securities	296	287	279	272	265	258	268	104.25	2.74
Term Fed Funds, Term Repos	694	692	691	689	688	686	690	100.11	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	106	102	98	95	91	88	96	101.82	3.64
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	215	215	212	206	199	193	216	98.16	2.21
Structured Securities (Complex)	571	568	563	551	532	512	565	99.70	1.51
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	0.12
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,517**	**2,494**	**2,469**	**2,431**	**2,389**	**2,345**	**2,460**	**100.36**	**1.28**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	20	20	20	20	20	20	20	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	3	3	3	3	3	100.00	6.81
Office Premises and Equipment	263	263	263	263	263	263	263	100.00	0.00
TOTAL REAL ASSETS, ETC.	**292**	**292**	**292**	**292**	**291**	**291**	**292**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	3	4	4	5	5			-21.36
Adjustable-Rate Servicing	0	0	0	0	0	0			2.31
Float on Mortgages Serviced for Others	2	2	3	3	4	4			-18.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5**	**6**	**7**	**8**	**9**	**10**			**-19.27**
OTHER ASSETS									
Purchased and Excess Servicing							5		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	240	240	240	240	240	240	240	100.00	0.00
Miscellaneous II							48		
Deposit Intangibles									
Retail CD Intangible	9	11	12	13	14	16			-9.96
Transaction Account Intangible	44	64	84	104	120	135			-23.54
MMDA Intangible	33	46	55	63	72	83			-15.79
Passbook Account Intangible	70	98	125	148	169	190			-20.03
Non-Interest-Bearing Account Intangible	13	24	35	44	54	63			-29.06
TOTAL OTHER ASSETS	**410**	**483**	**550**	**613**	**669**	**726**	**293**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-16		
TOTAL ASSETS	**13,276**	**13,182**	**13,060**	**12,890**	**12,681**	**12,456**	**12,670**	**103/101*** **	**1.12/1.65*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,699	4,684	4,668	4,653	4,638	4,623	4,649	100.42	0.33
Fixed-Rate Maturing in 13 Months or More	1,630	1,591	1,553	1,516	1,481	1,448	1,497	103.71	2.40
Variable-Rate	92	92	92	91	91	91	91	100.48	0.25
Demand									
Transaction Accounts	846	846	846	846	846	846	846	100/90*	0.00/2.60*
MMDAs	858	858	858	858	858	858	858	100/94*	0.00/1.08*
Passbook Accounts	1,204	1,204	1,204	1,204	1,204	1,204	1,204	100/90*	0.00/2.31*
Non-Interest-Bearing Accounts	461	461	461	461	461	461	461	100/92*	0.00/2.36*
TOTAL DEPOSITS	**9,791**	**9,735**	**9,682**	**9,630**	**9,580**	**9,531**	**9,606**	**101/98***	**0.55/1.26***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	495	490	486	481	477	473	483	100.54	0.93
Fixed-Rate Maturing in 37 Months or More	144	135	128	120	114	108	125	101.80	5.84
Variable-Rate	91	91	91	91	91	91	91	100.28	0.13
TOTAL BORROWINGS	**725**	**712**	**700**	**688**	**678**	**667**	**694**	**100.80**	**1.68**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	24	24	24	24	24	24	24	100.00	0.00
Other Escrow Accounts	3	3	3	3	3	2	3	86.95	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	106	106	106	106	106	106	106	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	13		
TOTAL OTHER LIABILITIES	**133**	**133**	**133**	**133**	**133**	**133**	**146**	**90.96**	**0.06**
Other Liabilities not Included Above									
Self-Valued	214	208	203	199	197	195	197	102.90	2.15
Unamortized Yield Adjustments							5		
TOTAL LIABILITIES	**10,863**	**10,789**	**10,718**	**10,651**	**10,587**	**10,527**	**10,649**	**101/98****	**0.64/1.29****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	2	1	-1	-3	-5			
ARMs	0	0	0	-1	-1	-1			
Other Mortgages	0	0	0	0	-1	-1			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	0	-1	-3			
Sell Mortgages and MBS	-4	-3	-1	0	3	6			
Purchase Non-Mortgage Items	1	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
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	1	1	2			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	1	2	2	3			
Construction LIP	1	0	0	-1	-2	-2			
Self-Valued	0	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**2**	**1**	**0**	**-2**	**-3**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	13,276	13,182	13,060	12,890	12,681	12,456	12,670	103/101***	1.12/1.65***
MINUS TOTAL LIABILITIES	10,863	10,789	10,718	10,651	10,587	10,527	10,649	101/98**	0.64/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	4	2	1	0	-2	-3			
TOTAL NET PORTFOLIO VALUE #	2,416	2,395	2,343	2,239	2,093	1,927	2,021	115.94	3.35

* 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	$9	$348	$853	$237	$100
WARM	276 mo	306 mo	323 mo	301 mo	268 mo
WAC	4.46%	5.66%	6.38%	7.33%	8.92%
Amount of these that is FHA or VA Guaranteed	$0	$1	$13	$2	$1
Securities Backed by Conventional Mortgages	$10	$78	$14	$2	$1
WARM	219 mo	133 mo	270 mo	231 mo	144 mo
Weighted Average Pass-Through Rate	4.30%	5.24%	6.09%	7.17%	9.02%
Securities Backed by FHA or VA Mortgages	$1	$14	$5	$2	$1
WARM	123 mo	275 mo	273 mo	230 mo	141 mo
Weighted Average Pass-Through Rate	4.50%	5.13%	6.18%	7.16%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$100	$559	$646	$312	$132
WAC	4.68%	5.50%	6.39%	7.34%	8.67%
Mortgage Securities	$125	$128	$13	$2	$1
Weighted Average Pass-Through Rate	4.25%	5.23%	6.12%	7.20%	8.45%
WARM (of 15-Year Loans and Securities)	110 mo	137 mo	155 mo	132 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$21	$166	$265	$170	$85
WAC	4.65%	5.54%	6.41%	7.31%	8.84%
Mortgage Securities	$77	$33	$3	$0	$0
Weighted Average Pass-Through Rate	4.27%	5.32%	6.30%	7.46%	9.90%
WARM (of Balloon Loans and Securities)	51 mo	74 mo	84 mo	64 mo	40 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,513**

AGGREGATE SCHEDULE CMR REPORT

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	$0	$3	$19	$0	$6
WAC	7.16%	6.37%	6.00%	5.75%	6.89%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$149	$702	$652	$37	$281
Weighted Average Margin	176 bp	248 bp	274 bp	141 bp	227 bp
WAC	6.86%	6.38%	6.32%	6.17%	6.37%
WARM	164 mo	252 mo	291 mo	137 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	35 mo	2 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,849**

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	$5	$36	$2	$0	$6
Weighted Average Distance from Lifetime Cap	146 bp	149 bp	177 bp	188 bp	164 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$19	$160	$56	$0	$27
Weighted Average Distance from Lifetime Cap	349 bp	337 bp	353 bp	320 bp	354 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$103	$501	$584	$26	$224
Weighted Average Distance from Lifetime Cap	761 bp	562 bp	579 bp	677 bp	568 bp
Balances Without Lifetime Cap	$22	$8	$29	$11	$30
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$51	$616	$618	$7	$237
Weighted Average Periodic Rate Cap	140 bp	167 bp	228 bp	125 bp	174 bp
Balances Subject to Periodic Rate Floors	$40	$536	$497	$6	$204
MBS Included in ARM Balances	$44	$197	$43	$21	$33

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$100	$451
WARM	58 mo	191 mo
Remaining Term to Full Amortization	252 mo	
Rate Index Code	0	0
Margin	176 bp	231 bp
Reset Frequency	24 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$22
Wghted Average Distance to Lifetime Cap	8 bp	67 bp
Fixed-Rate:		
Balances	$280	$416
WARM	43 mo	127 mo
Remaining Term to Full Amortization	252 mo	
WAC	7.40%	7.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$335	$278
WARM	26 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	7.67%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$256	$292
WARM	131 mo	118 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	62 bp	7.16%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$175	$211
WARM	52 mo	43 mo
Margin in Column 1; WAC in Column 2	118 bp	7.76%
Reset Frequency	13 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$16	$356
WARM	40 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	122 bp	8.29%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$38
Fixed Rate		
Remaining WAL <= 5 Years	$6	$137
Remaining WAL 5-10 Years	$15	$9
Remaining WAL Over 10 Years	$5	
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$31	$184

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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	$69	$314	$299	$81	$21
WARM	174 mo	219 mo	272 mo	190 mo	138 mo
Weighted Average Servicing Fee	29 bp	27 bp	26 bp	24 bp	83 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	8 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	$73	$1
WARM (in months)	248 mo	344 mo
Weighted Average Servicing Fee	26 bp	25 bp

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

Total Balances of Mortgage Loans Serviced for Others **$859**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$416		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$196		
Zero-Coupon Securities	$13	5.57%	40 mo
Government & Agency Securities	$268	4.74%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$690	4.07%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$96	4.98%	53 mo
Memo: Complex Securities (from supplemental reporting)	$565		

Total Cash, Deposits, and Securities **$2,244**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$115
Accrued Interest Receivable	$45
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$14
Valuation Allowances	$51
Unrealized Gains (Losses)	$-1

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$13
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$20
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$263
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5
Miscellaneous I	$240
Miscellaneous II	$48
TOTAL ASSETS	**$12,669**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$63
Mortgage-Related Mututal Funds	$133
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$92
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$108
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,234	$340	$80	$11
WAC	4.80%	4.80%	4.08%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,992	$873	$130	$21
WAC	4.78%	4.89%	3.91%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$756	$387	$5
WAC		4.83%	4.48%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$354	$2
WAC			4.99%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,146**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$83	$59	$22
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,681	$1,739	$765
Penalty in Months of Forgone Interest	3.06 mo	5.22 mo	4.93 mo
Balances in New Accounts	$276	$104	$26

AGGREGATE SCHEDULE CMR REPORT

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%	$3	$5	$1	2.43%
3.00 to 3.99%	$20	$54	$8	3.59%
4.00 to 4.99%	$110	$148	$50	4.51%
5.00 to 5.99%	$22	$116	$52	5.33%
6.00 to 6.99%	$0	$5	$6	6.33%
7.00 to 7.99%	$0	$0	$2	7.12%
8.00 to 8.99%	$0	$0	$0	8.50%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	17 mo	88 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$603**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$379
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	$846	1.18%	$33
Money Market Deposit Accounts (MMDAs)	$858	2.94%	$41
Passbook Accounts	$1,204	1.47%	$15
Non-Interest-Bearing Non-Maturity Deposits	$461		$11
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$20	0.12%	
Escrow for Mortgages Serviced for Others	$4	0.30%	
Other Escrows	$3	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,397		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$106		
Miscellaneous II	$13		
TOTAL LIABILITIES	**$10,649**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,020
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,669**

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		$9
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	6	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$6
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$18
1014	Opt commitment to orig 25- or 30-year FRMs	39	$42
1016	Opt commitment to orig "other" Mortgages	30	$17
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
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		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$3
2036	Commit/sell "other" Mortgage loans, svc retained		$36
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	10	$34
2136	Commit/sell "other" Mortgage loans, svc released		$0
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
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	15	$4
2214	Firm commit/originate 25- or 30-year FRM loans	15	$13
2216	Firm commit/originate "other" Mortgage loans	14	$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
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$16
4002	Commit/purchase non-Mortgage financial assets	10	$26
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9034	Long put option on 10-year T-note futures contract		$11
9502	Fixed-rate construction loans in process	85	$68
9512	Adjustable-rate construction loans in process	33	$36

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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		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	44	$91
220	Variable-rate FHLB advances	18	$54
299	Other variable-rate	8	$37
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

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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	103	$565	$571	$568	$563	$551	$532	$512
123 - Mortgage Derivatives - M/V estimate	48	$213	$215	$215	$212	$206	$199	$193
129 - Mortgage-Related Mutual Funds - M/V estimate	16	$71	$73	$72	$71	$70	$68	$66
280 - FHLB putable advance-M/V estimate	16	$65	$71	$69	$67	$65	$65	$64
281 - FHLB convertible advance-M/V estimate	19	$83	$89	$87	$85	$84	$83	$83
282 - FHLB callable advance-M/V estimate		$17	$19	$18	$18	$17	$17	$17
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		$31	$34	$33	$32	$32	$31	$31
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3	$0	$0	$0	$0	$0	$0