Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 186** **June 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	17,159	-2,539	-13 %	9.67 %	-106 bp
+200 bp	18,399	-1,299	-7 %	10.23 %	-50 bp
+100 bp	19,283	-415	-2 %	10.60 %	-13 bp
0 bp	19,698			10.73 %	
-100 bp	19,677	-22	0 %	10.64 %	-9 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	10.73 %	10.00 %	10.51 %
Post-shock NPV Ratio	10.23 %	9.53 %	8.65 %
Sensitivity Measure: Decline in NPV Ratio	50 bp	47 bp	186 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	22,954	22,517	21,916	21,212	20,418	22,092	101.92	2.30
30-Year Mortgage Securities	8,121	7,794	7,415	7,043	6,689	8,059	96.71	4.53
15-Year Mortgages and MBS	9,935	9,724	9,458	9,160	8,850	9,627	101.01	2.45
Balloon Mortgages and MBS	8,109	7,993	7,854	7,689	7,501	7,952	100.52	1.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,852	4,823	4,798	4,767	4,731	4,795	100.59	0.57
7 Month to 2 Year Reset Frequency	9,427	9,356	9,258	9,149	8,992	9,345	100.12	0.90
2+ to 5 Year Reset Frequency	16,729	16,524	16,268	15,842	15,349	16,278	101.51	1.40
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	7,011	6,945	6,868	6,776	6,660	6,679	103.98	1.02
2 Month to 5 Year Reset Frequency	1,879	1,843	1,804	1,760	1,711	1,803	102.25	2.06
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,783	1,770	1,756	1,741	1,726	1,755	100.82	0.78
Adjustable-Rate, Fully Amortizing	6,738	6,697	6,655	6,614	6,571	6,652	100.67	0.62
Fixed-Rate, Balloon	2,505	2,425	2,348	2,275	2,204	2,295	105.63	3.23
Fixed-Rate, Fully Amortizing	4,564	4,409	4,264	4,126	3,996	4,219	104.52	3.41
Construction and Land Loans								
Adjustable-Rate	8,234	8,212	8,190	8,168	8,146	8,218	99.93	0.27
Fixed-Rate	2,431	2,379	2,329	2,281	2,234	2,386	99.71	2.15
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,694	12,658	12,623	12,589	12,555	12,652	100.05	0.28
Fixed-Rate	5,186	5,068	4,955	4,848	4,745	4,912	103.17	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,825	1,802	1,775	1,746	1,713	1,802	100.00	1.39
Accrued Interest Receivable	715	715	715	715	715	715	100.00	0.00
Advance for Taxes/Insurance	127	127	127	127	127	127	100.00	0.00
Float on Escrows on Owned Mortgages	29	53	84	112	136			-52.14
LESS: Value of Servicing on Mortgages Serviced by Others	10	10	9	7	1			4.99
TOTAL MORTGAGE LOANS AND SECURITIES	**135,839**	**133,823**	**131,451**	**128,731**	**125,769**	**132,362**	**101.10**	**1.64**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,575	3,563	3,552	3,540	3,529	3,566	99.93	0.33
Fixed-Rate	2,060	1,978	1,902	1,829	1,761	1,906	103.82	3.99
Consumer Loans								
Adjustable-Rate	7,011	7,005	6,999	6,994	6,988	7,063	99.18	0.08
Fixed-Rate	8,345	8,194	8,053	7,920	7,794	8,232	99.55	1.79
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-277	-274	-272	-270	-268	-274	0.00	0.84
Accrued Interest Receivable	277	277	277	277	277	277	100.00	0.00
TOTAL NONMORTGAGE LOANS	**20,991**	**20,744**	**20,511**	**20,290**	**20,082**	**20,769**	**99.88**	**1.16**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,964	5,964	5,964	5,964	5,964	5,964	100.00	0.00
Equities and All Mutual Funds	680	653	627	601	574	654	99.87	4.00
Zero-Coupon Securities	40	37	34	31	29	31	117.94	8.71
Government and Agency Securities	777	757	737	719	702	728	103.93	2.65
Term Fed Funds, Term Repos	2,146	2,141	2,136	2,132	2,128	2,139	100.09	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	439	419	400	383	368	409	102.29	4.65
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,052	2,944	2,814	2,700	2,599	3,003	98.02	4.04
Structured Securities (Complex)	2,181	2,131	2,056	1,973	1,894	2,168	98.32	2.94
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,277**	**15,043**	**14,766**	**14,502**	**14,256**	**15,095**	**99.66**	**1.70**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	678	678	678	678	678	678	100.00	0.00
Real Estate Held for Investment	37	37	37	37	37	37	100.00	0.00
Investment in Unconsolidated Subsidiaries	67	63	59	54	50	63	100.00	6.80
Office Premises and Equipment	2,188	2,188	2,188	2,188	2,188	2,188	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,970**	**2,966**	**2,962**	**2,957**	**2,953**	**2,966**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	169	212	265	303	318			-22.67
Adjustable-Rate Servicing	106	103	104	137	145			1.21
Float on Mortgages Serviced for Others	130	149	169	189	203			-13.09
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**405**	**464**	**538**	**628**	**667**			**-14.31**
OTHER ASSETS								
Purchased and Excess Servicing						612		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,887	4,887	4,887	4,887	4,887	4,887	100.00	0.00
Miscellaneous II						989		
Deposit Intangibles								
Retail CD Intangible	60	67	75	84	93			-11.60
Transaction Account Intangible	795	1,043	1,293	1,500	1,694			-23.87
MMDA Intangible	2,813	3,402	4,019	4,642	5,247			-17.72
Passbook Account Intangible	550	697	840	941	1,062			-20.77
Non-Interest-Bearing Account Intangible	291	424	551	671	786			-30.61
TOTAL OTHER ASSETS	**9,396**	**10,521**	**11,665**	**12,725**	**13,768**	**6,487**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						83		
TOTAL ASSETS	**184,878**	**183,562**	**181,892**	**179,833**	**177,494**	**177,762**	**103/100***	**0.81/1.48***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,983	34,887	34,793	34,701	34,612	34,676	100.61	0.27
Fixed-Rate Maturing in 13 Months or More	8,894	8,677	8,472	8,287	8,123	8,357	103.83	2.43
Variable-Rate	262	262	262	262	261	262	100.13	0.08
Demand								
Transaction Accounts	10,519	10,519	10,519	10,519	10,519	10,519	100/90*	0.00/2.63*
MMDAs	50,406	50,406	50,406	50,406	50,406	50,406	100/93*	0.00/1.28*
Passbook Accounts	7,071	7,071	7,071	7,071	7,071	7,071	100/90*	0.00/2.27*
Non-Interest-Bearing Accounts	5,940	5,940	5,940	5,940	5,940	5,940	100/93*	0.00/2.35*
TOTAL DEPOSITS	**118,076**	**117,764**	**117,464**	**117,187**	**116,934**	**117,232**	**100/96***	**0.26/1.29***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	26,682	26,460	26,243	26,029	25,820	26,249	100.81	0.83
Fixed-Rate Maturing in 37 Months or More	6,519	6,186	5,874	5,582	5,307	6,040	102.42	5.21
Variable-Rate	5,125	5,115	5,105	5,094	5,083	5,088	100.54	0.20
TOTAL BORROWINGS	**38,325**	**37,761**	**37,222**	**36,705**	**36,210**	**37,377**	**101.03**	**1.46**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	811	811	811	811	811	811	100.00	0.00
Other Escrow Accounts	151	147	143	139	135	168	87.26	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,666	1,666	1,666	1,666	1,666	1,666	100.00	0.00
Miscellaneous II	0	0	0	0	0	199		
TOTAL OTHER LIABILITIES	**2,628**	**2,624**	**2,620**	**2,616**	**2,612**	**2,844**	**92.25**	**0.17**
Other Liabilities not Included Above								
Self-Valued	5,722	5,628	5,565	5,503	5,462	5,511	102.12	1.40
Unamortized Yield Adjustments						-21		
TOTAL LIABILITIES	**164,752**	**163,777**	**162,870**	**162,010**	**161,218**	**162,943**	**101/97****	**0.57/1.31****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	13	4	-13	-32	-51			
ARMs	1	1	0	-1	-2			
Other Mortgages	19	0	-22	-48	-75			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	21	-13	-58	-103	-147			
Sell Mortgages and MBS	-25	8	57	106	156			
Purchase Non-Mortgage Items	-199	0	181	347	498			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-379	-151	55	241	410			
Pay Floating, Receive Fixed Swaps	-10	-19	-28	-37	-45			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	2	-3	-4	-2	-1			
Interest-Rate Caps	18	38	69	116	179			
Interest-Rate Floors	60	38	23	14	10			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-10	-20	-30	-40			
Self-Valued	30	22	21	4	-8			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-449**	**-87**	**261**	**576**	**883**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	184,878	183,562	181,892	179,833	177,494	177,762	103/100***	0.81/1.48***
MINUS TOTAL LIABILITIES	164,752	163,777	162,870	162,010	161,218	162,943	101/97**	0.57/1.31**
PLUS OFF-BALANCE-SHEET POSITIONS	-449	-87	261	576	883			
TOTAL NET PORTFOLIO VALUE #	19,677	19,698	19,283	18,399	17,159	14,819	132.93	1.00

* 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

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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	$141	$3,926	$8,561	$4,655	$4,810
WARM	293 mo	314 mo	329 mo	324 mo	322 mo
WAC	4.63%	5.65%	6.45%	7.44%	8.96%
Amount of these that is FHA or VA Guaranteed	$0	$64	$225	$71	$56
Securities Backed by Conventional Mortgages	$747	$5,341	$194	$8	$3
WARM	318 mo	338 mo	308 mo	257 mo	186 mo
Weighted Average Pass-Through Rate	4.47%	5.12%	6.12%	7.18%	8.57%
Securities Backed by FHA or VA Mortgages	$134	$1,568	$56	$7	$1
WARM	300 mo	322 mo	271 mo	175 mo	132 mo
Weighted Average Pass-Through Rate	4.29%	5.23%	6.14%	7.25%	8.91%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$602	$1,951	$2,375	$1,671	$1,328
WAC	4.69%	5.47%	6.47%	7.41%	9.15%
Mortgage Securities	$757	$873	$65	$4	$1
Weighted Average Pass-Through Rate	4.40%	5.19%	6.08%	7.34%	9.15%
WARM (of 15-Year Loans and Securities)	122 mo	143 mo	147 mo	137 mo	138 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$264	$1,469	$3,596	$785	$771
WAC	3.03%	5.62%	6.40%	7.33%	10.67%
Mortgage Securities	$581	$454	$31	$0	$0
Weighted Average Pass-Through Rate	4.23%	5.48%	6.05%	7.26%	8.44%
WARM (of Balloon Loans and Securities)	39 mo	74 mo	86 mo	62 mo	69 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$47,730**

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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	$4	$48	$5	$0	$1
WAC	5.99%	5.93%	6.31%	0.00%	5.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,792	$9,297	$16,273	$6,679	$1,802
Weighted Average Margin	261 bp	263 bp	253 bp	327 bp	311 bp
WAC	5.67%	5.52%	6.10%	6.80%	7.35%
WARM	310 mo	303 mo	335 mo	378 mo	345 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	41 mo	5 mo	39 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$38,900**

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	$49	$236	$260	$164	$56
Weighted Average Distance from Lifetime Cap	111 bp	107 bp	145 bp	173 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$267	$766	$491	$4,695	$1,088
Weighted Average Distance from Lifetime Cap	337 bp	352 bp	335 bp	312 bp	318 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,757	$7,755	$13,528	$812	$623
Weighted Average Distance from Lifetime Cap	893 bp	566 bp	549 bp	464 bp	518 bp
Balances Without Lifetime Cap	$2,721	$588	$1,999	$1,007	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,417	$7,963	$12,980	$445	$498
Weighted Average Periodic Rate Cap	205 bp	205 bp	210 bp	796 bp	219 bp
Balances Subject to Periodic Rate Floors	$1,028	$6,000	$12,477	$384	$447
MBS Included in ARM Balances	$164	$985	$981	$134	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,755	$6,652
WARM	65 mo	90 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	173 bp	156 bp
Reset Frequency	17 mo	14 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$105	$189
Wghted Average Distance to Lifetime Cap	89 bp	48 bp
Fixed-Rate:		
Balances	$2,295	$4,219
WARM	48 mo	91 mo
Remaining Term to Full Amortization	241 mo	
WAC	7.03%	6.80%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,218	$2,386
WARM	19 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	100 bp	7.35%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,652	$4,912
WARM	229 mo	159 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	80 bp	8.13%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,566	$1,906
WARM	38 mo	59 mo
Margin in Column 1; WAC in Column 2	100 bp	6.86%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,063	$8,232
WARM	3 mo	87 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	58 bp	14.92%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$95	$813
Fixed Rate		
Remaining WAL <= 5 Years	$125	$993
Remaining WAL 5-10 Years	$192	$315
Remaining WAL Over 10 Years	$38	
Superfloaters	$1	
Inverse Floaters & Super POs	$0	
Other	$6	$1
CMO Residuals:		
Fixed Rate	$0	$122
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$5	$279
WAC	5.69%	5.75%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$472	$2,522

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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	$1,900	$9,631	$13,261	$5,292	$1,441
WARM	169 mo	267 mo	299 mo	293 mo	212 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	35 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	227 loans
FHA/VA	55 loans
Subserviced by Others	14 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$19,999	$314
WARM (in months)	325 mo	356 mo
Weighted Average Servicing Fee	41 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	94 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others **$51,838**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,964		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$653		
Zero-Coupon Securities	$31	5.28%	93 mo
Government & Agency Securities	$728	4.54%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,139	2.20%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$409	5.14%	80 mo
Memo: Complex Securities (from supplemental reporting)	$2,168		

Total Cash, Deposits, and Securities **$12,092**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,411
Accrued Interest Receivable	$715
Advances for Taxes and Insurance	$127
Less: Unamortized Yield Adjustments	$-772
Valuation Allowances	$1,609
Unrealized Gains (Losses)	$-525

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$166
Accrued Interest Receivable	$277
Less: Unamortized Yield Adjustments	$133
Valuation Allowances	$440
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$37
Repossessed Assets	$678
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$63
Office Premises and Equipment	$2,188
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-33
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$612
Miscellaneous I	$4,887
Miscellaneous II	$989
TOTAL ASSETS	**$177,752**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
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	$495
Mortgage-Related Mututal Funds	$158
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$26,334
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$20,742
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,931

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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	$12,038	$2,082	$286	$111
WAC	4.07%	5.04%	3.91%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,339	$4,128	$803	$189
WAC	3.68%	4.67%	3.99%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,839	$2,490	$31
WAC		4.09%	4.49%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,029	$8
WAC			4.69%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$43,034**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,199	$1,268	$1,409
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$24,119	$8,966	$4,143
Penalty in Months of Forgone Interest	3.51 mo	6.18 mo	8.75 mo
Balances in New Accounts	$5,152	$941	$257

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$8,415	$1,390	$227	2.27%
3.00 to 3.99%	$652	$1,417	$421	3.55%
4.00 to 4.99%	$336	$10,094	$2,328	4.63%
5.00 to 5.99%	$1,818	$2,053	$2,865	5.35%
6.00 to 6.99%	$4	$38	$188	6.70%
7.00 to 7.99%	$0	$28	$4	7.16%
8.00 to 8.99%	$0	$4	$5	8.31%
9.00 and Above	$0	$0	$2	9.50%
WARM	1 mo	17 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$32,289**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$10,860
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	$10,519	0.95%	$1,042
Money Market Deposit Accounts (MMDAs)	$50,406	1.83%	$2,683
Passbook Accounts	$7,071	1.69%	$290
Non-Interest-Bearing Non-Maturity Deposits	$5,940		$220
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$687	0.01%	
Escrow for Mortgages Serviced for Others	$124	0.14%	
Other Escrows	$168	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$74,916		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-13		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,666		
Miscellaneous II	$199		
TOTAL LIABILITIES	**$162,943**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$211
EQUITY CAPITAL	$14,597
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$177,751**

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		$2
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	16	$56
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$39
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$22
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$53
1014	Opt commitment to orig 25- or 30-year FRMs	50	$456
1016	Opt commitment to orig "other" Mortgages	39	$913
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
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		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$69
2036	Commit/sell "other" Mortgage loans, svc retained		$31
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$241
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$23
2074	Commit/sell 25- or 30-yr FRM MBS		$273
2076	Commit/sell "other" MBS		$50
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$78
2116	Commit/purchase "other" Mortgage loans, svc released		$2

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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		$49
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$9
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$31
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$496
2136	Commit/sell "other" Mortgage loans, svc released	6	$113
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	6	$23
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$38
2214	Firm commit/originate 25- or 30-year FRM loans	16	$466
2216	Firm commit/originate "other" Mortgage loans	16	$105
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
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		$4
3034	Option to sell 25- or 30-year FRMs		$181
3036	Option to sell "other" Mortgages		$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		$2
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$10
3074	Short option to sell 25- or 30-yr FRMs		$141
3076	Short option to sell "other" Mortgages		$9
4002	Commit/purchase non-Mortgage financial assets	16	$61
4006	Commit/purchase "other" liabilities		$2,600
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$660
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$2,283
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		$284
5044	IR swap: pay the prime rate, receive fixed		$25
6002	Interest rate Cap based on 1-month LIBOR		$1,735
6004	Interest rate Cap based on 3-month LIBOR		$2,625
7004	Interest rate floor based on 3-month LIBOR		$200
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	77	$432
9512	Adjustable-rate construction loans in process	56	$1,065

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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		$18
122	Other investment securities, floating-rate securities		$4
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$18
183	Consumer loans; auto loans and leases		$9
187	Consumer loans; recreational vehicles		$1,718
189	Consumer loans; other		$468
200	Variable-rate, fixed-maturity CDs	33	$262
220	Variable-rate FHLB advances	25	$1,837
299	Other variable-rate	14	$3,251

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	87	$2,168	$2,181	$2,131	$2,056	$1,973	$1,894
123 - Mortgage Derivatives - M/V estimate	62	$3,003	$3,052	$2,944	$2,814	$2,700	$2,599
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$89	$92	$89	$86	$84	$80
280 - FHLB putable advance-M/V estimate	17	$1,354	$1,403	$1,380	$1,359	$1,341	$1,326
281 - FHLB convertible advance-M/V estimate	48	$3,327	$3,472	$3,406	$3,372	$3,332	$3,312
282 - FHLB callable advance-M/V estimate		$148	$152	$150	$149	$148	$147
283 - FHLB periodic floor floating rate advance-M/V Estimates		$51	$54	$53	$53	$52	$52
289 - Other FHLB structured advances - M/V estimate		$233	$244	$240	$236	$233	$231
290 - Other structured borrowings - M/V estimate	7	$399	$397	$398	$398	$396	$394
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$775	$30	$22	$21	$4	$-8