Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 71** | **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	4,372	-802	-16 %	9.25 %	-132 bp
+200 bp	4,801	-374	-7 %	10.01 %	-56 bp
+100 bp	5,094	-81	-2 %	10.49 %	-8 bp
0 bp	5,174			10.57 %	
-100 bp	5,067	-107	-2 %	10.31 %	-26 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	10.57 %	9.98 %	11.95 %
Post-shock NPV Ratio	10.01 %	9.51 %	10.71 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	47 bp	123 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	8,457	8,287	8,018	7,695	7,362	8,094	102.39	2.65
30-Year Mortgage Securities	392	386	375	362	347	373	103.43	2.22
15-Year Mortgages and MBS	3,966	3,878	3,755	3,621	3,485	3,785	102.48	2.72
Balloon Mortgages and MBS	840	833	820	806	788	800	104.01	1.19
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	413	410	406	403	401	375	109.28	0.79
7 Month to 2 Year Reset Frequency	5,894	5,864	5,827	5,787	5,721	5,726	102.42	0.57
2+ to 5 Year Reset Frequency	4,513	4,477	4,425	4,336	4,209	4,336	103.26	0.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6	6	6	6	6	6	101.80	0.86
2 Month to 5 Year Reset Frequency	170	168	165	161	158	165	101.51	1.60
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,284	1,266	1,246	1,227	1,208	1,241	102.01	1.52
Adjustable-Rate, Fully Amortizing	1,660	1,646	1,628	1,610	1,592	1,624	101.37	0.98
Fixed-Rate, Balloon	893	862	832	803	776	795	108.47	3.54
Fixed-Rate, Fully Amortizing	782	744	709	677	648	712	104.49	4.89
Construction and Land Loans								
Adjustable-Rate	1,490	1,487	1,482	1,478	1,474	1,484	100.18	0.25
Fixed-Rate	392	385	379	373	366	380	101.54	1.66
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,334	4,326	4,315	4,303	4,292	4,315	100.26	0.22
Fixed-Rate	1,159	1,135	1,110	1,087	1,064	1,071	105.94	2.14
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,371	1,356	1,337	1,314	1,287	1,356	100.00	1.26
Accrued Interest Receivable	155	155	155	155	155	155	100.00	0.00
Advance for Taxes/Insurance	33	33	33	33	33	33	100.00	0.00
Float on Escrows on Owned Mortgages	9	16	25	33	40			-49.01
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-25.23
TOTAL MORTGAGE LOANS AND SECURITIES	**38,212**	**37,719**	**37,048**	**36,269**	**35,411**	**36,824**	**102.43**	**1.54**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,007	1,005	1,001	998	994	1,011	99.33	0.32
Fixed-Rate	544	521	499	479	460	471	110.65	4.30
Consumer Loans								
Adjustable-Rate	72	72	72	72	71	74	97.44	0.19
Fixed-Rate	432	427	422	417	412	433	98.57	1.16
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	3	3	3	3	3	3	100.00	2.10
Accrued Interest Receivable	14	14	14	14	14	14	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,073**	**2,042**	**2,011**	**1,982**	**1,954**	**2,007**	**101.76**	**1.51**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	635	635	635	635	635	635	100.00	0.00
Equities and All Mutual Funds	72	71	70	69	68	73	98.10	1.53
Zero-Coupon Securities	3	3	2	2	2	2	113.31	7.80
Government and Agency Securities	222	219	215	212	208	213	102.47	1.50
Term Fed Funds, Term Repos	2,384	2,383	2,377	2,372	2,366	2,379	100.18	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	288	273	259	246	234	276	98.83	5.40
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,304	1,267	1,222	1,177	1,137	1,285	98.60	3.24
Structured Securities (Complex)	419	407	392	374	358	411	98.89	3.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,328**	**5,257**	**5,173**	**5,088**	**5,010**	**5,274**	**99.67**	**1.48**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	930	930	930	930	930	930	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	11	10	9	9	8	10	100.00	6.80
Office Premises and Equipment	396	396	396	396	396	396	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,341**	**1,341**	**1,340**	**1,339**	**1,338**	**1,341**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	236	308	373	408	417			-22.31
Adjustable-Rate Servicing	14	14	17	21	21			-7.91
Float on Mortgages Serviced for Others	145	179	216	243	261			-19.62
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**395**	**501**	**605**	**671**	**699**			**-20.93**
OTHER ASSETS								
Purchased and Excess Servicing						410		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,285	1,285	1,285	1,285	1,285	1,285	100.00	0.00
Miscellaneous II						157		
Deposit Intangibles								
Retail CD Intangible	40	46	69	78	87			-31.88
Transaction Account Intangible	124	200	274	343	411			-37.45
MMDA Intangible	159	241	316	378	437			-32.50
Passbook Account Intangible	193	290	386	471	557			-33.24
Non-Interest-Bearing Account Intangible	13	34	54	73	91			-60.27
TOTAL OTHER ASSETS	**1,814**	**2,096**	**2,384**	**2,628**	**2,868**	**1,852**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						7		
TOTAL ASSETS	**49,164**	**48,956**	**48,560**	**47,977**	**47,281**	**47,305**	**103/102*** **	**0.62/1.22*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	16,484	16,462	16,415	16,370	16,325	16,282	101.10	0.21
Fixed-Rate Maturing in 13 Months or More	6,618	6,429	6,253	6,084	5,924	5,977	107.57	2.84
Variable-Rate	138	137	137	137	137	137	100.36	0.10
Demand								
Transaction Accounts	3,044	3,044	3,044	3,044	3,044	3,044	100/93*	0.00/2.64*
MMDAs	5,261	5,261	5,261	5,261	5,261	5,261	100/95*	0.00/1.56*
Passbook Accounts	4,416	4,416	4,416	4,416	4,416	4,416	100/93*	0.00/2.34*
Non-Interest-Bearing Accounts	881	881	881	881	881	881	100/96*	0.00/2.43*
TOTAL DEPOSITS	**36,842**	**36,630**	**36,407**	**36,193**	**35,987**	**35,997**	**102/100***	**0.59/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,972	1,956	1,939	1,923	1,907	1,918	101.99	0.85
Fixed-Rate Maturing in 37 Months or More	466	442	418	397	377	428	103.14	5.42
Variable-Rate	742	736	730	725	721	699	105.25	0.83
TOTAL BORROWINGS	**3,181**	**3,133**	**3,088**	**3,045**	**3,005**	**3,045**	**102.90**	**1.49**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	426	426	426	426	426	426	100.00	0.00
Other Escrow Accounts	78	76	74	72	70	83	91.31	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	780	780	780	780	780	780	100.00	0.00
Miscellaneous II	0	0	0	0	0	60		
TOTAL OTHER LIABILITIES	**1,284**	**1,282**	**1,280**	**1,278**	**1,276**	**1,350**	**94.99**	**0.18**
Other Liabilities not Included Above								
Self-Valued	2,788	2,738	2,691	2,653	2,625	2,601	105.26	1.78
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**44,095**	**43,783**	**43,465**	**43,169**	**42,893**	**42,991**	**102/100****	**0.72/1.40****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	61	0	-93	-192	-288			
ARMs	2	1	0	-1	-3			
Other Mortgages	4	0	-5	-9	-14			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	111	-21	-171	-323	-467			
Sell Mortgages and MBS	-162	41	282	528	762			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-1	0	0	1			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	1			
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	3	0	-5	-10	-15			
Self-Valued	-17	-18	-10	-1	8			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1**	**1**	**-2**	**-8**	**-16**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	49,164	48,956	48,560	47,977	47,281	47,305	103/102***	0.62/1.22***
MINUS TOTAL LIABILITIES	44,095	43,783	43,465	43,169	42,893	42,991	102/100**	0.72/1.40**
PLUS OFF-BALANCE-SHEET POSITIONS	-1	1	-2	-8	-16			
TOTAL NET PORTFOLIO VALUE #	5,067	5,174	5,094	4,801	4,372	4,314	119.94	-0.26

* 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	$1,320	$4,047	$2,288	$375	$64
WARM	348 mo	326 mo	322 mo	301 mo	232 mo
WAC	4.68%	5.48%	6.40%	7.30%	8.63%
Amount of these that is FHA or VA Guaranteed	$22	$82	$29	$8	$2
Securities Backed by Conventional Mortgages	$22	$162	$109	$10	$2
WARM	142 mo	296 mo	327 mo	276 mo	204 mo
Weighted Average Pass-Through Rate	4.48%	5.28%	6.08%	7.19%	8.14%
Securities Backed by FHA or VA Mortgages	$27	$36	$5	$1	$0
WARM	323 mo	318 mo	301 mo	220 mo	114 mo
Weighted Average Pass-Through Rate	4.38%	5.46%	6.14%	7.15%	8.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,309	$1,439	$464	$117	$34
WAC	4.66%	5.39%	6.36%	7.31%	8.60%
Mortgage Securities	$117	$222	$81	$2	$0
Weighted Average Pass-Through Rate	4.31%	5.31%	6.04%	7.47%	8.55%
WARM (of 15-Year Loans and Securities)	157 mo	142 mo	135 mo	119 mo	95 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$111	$343	$231	$69	$16
WAC	3.73%	5.31%	6.38%	7.30%	8.90%
Mortgage Securities	$7	$17	$6	$0	$0
Weighted Average Pass-Through Rate	4.75%	5.38%	6.28%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	50 mo	61 mo	86 mo	76 mo	41 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,052**

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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	$95	$16	$0	$0
WAC	0.00%	4.95%	5.63%	0.00%	6.45%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$375	$5,631	$4,320	$6	$165
Weighted Average Margin	267 bp	286 bp	259 bp	163 bp	200 bp
WAC	5.19%	5.37%	5.65%	4.03%	6.02%
WARM	239 mo	304 mo	327 mo	243 mo	240 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	39 mo	1 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$10,608**

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	$11	$9	$13	$0	$0
Weighted Average Distance from Lifetime Cap	151 bp	96 bp	145 bp	0 bp	149 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$66	$35	$0	$5
Weighted Average Distance from Lifetime Cap	326 bp	361 bp	378 bp	280 bp	342 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$346	$5,636	$4,190	$6	$156
Weighted Average Distance from Lifetime Cap	1,881 bp	631 bp	636 bp	728 bp	594 bp
Balances Without Lifetime Cap	$17	$14	$97	$0	$4
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$272	$5,614	$4,058	$5	$152
Weighted Average Periodic Rate Cap	301 bp	285 bp	370 bp	200 bp	171 bp
Balances Subject to Periodic Rate Floors	$273	$5,583	$4,056	$5	$151
MBS Included in ARM Balances	$252	$1,036	$962	$6	$11

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,241	$1,624
WARM	86 mo	177 mo
Remaining Term to Full Amortization	257 mo	
Rate Index Code	0	0
Margin	264 bp	289 bp
Reset Frequency	44 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$25	$18
Wghted Average Distance to Lifetime Cap	202 bp	150 bp
Fixed-Rate:		
Balances	$795	$712
WARM	52 mo	152 mo
Remaining Term to Full Amortization	276 mo	
WAC	6.61%	6.43%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,484	$380
WARM	17 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	135 bp	6.85%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,315	$1,071
WARM	172 mo	138 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.75%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,011	$471
WARM	60 mo	64 mo
Margin in Column 1; WAC in Column 2	121 bp	6.68%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$74	$433
WARM	48 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	188 bp	7.53%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2	$203
Fixed Rate		
Remaining WAL <= 5 Years	$67	$655
Remaining WAL 5-10 Years	$180	$57
Remaining WAL Over 10 Years	$102	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$350	$915

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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	$16,232	$16,722	$8,560	$1,347	$187
WARM	303 mo	298 mo	313 mo	311 mo	273 mo
Weighted Average Servicing Fee	26 bp	30 bp	29 bp	29 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	270 loans				
FHA/VA	2 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,941	$3	Total # of Adjustable-Rate Loans Serviced	15 loans
WARM (in months)	319 mo	114 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$45,992**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$635		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$71		
Zero-Coupon Securities	$2	5.05%	95 mo
Government & Agency Securities	$213	2.61%	20 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,379	0.91%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$276	4.94%	93 mo
Memo: Complex Securities (from supplemental reporting)	$411		
Total Cash, Deposits, and Securities	**$3,988**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,114
Accrued Interest Receivable	$155
Advances for Taxes and Insurance	$33
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$758
Unrealized Gains (Losses)	$29

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$40
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$36
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$4
Repossessed Assets	$930
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$10
Office Premises and Equipment	$396
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-21
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$410
Miscellaneous I	$1,285
Miscellaneous II	$157
TOTAL ASSETS	**$47,284**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$10
Mortgage-Related Mututal Funds	$61
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$314
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$79
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
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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	$6,081	$828	$218	$31
WAC	3.08%	4.12%	4.11%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$5,560	$3,114	$481	$57
WAC	2.28%	3.69%	4.42%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,370	$1,374	$12
WAC		3.02%	4.74%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$2,232	$6
WAC			4.59%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$22,259**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$737	$253	$106
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,273	$4,726	$4,009
Penalty in Months of Forgone Interest	3.25 mo	6.13 mo	7.23 mo
Balances in New Accounts	$1,366	$480	$211

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%	$332	$88	$99	1.13%
3.00 to 3.99%	$2	$924	$118	3.36%
4.00 to 4.99%	$20	$383	$160	4.48%
5.00 to 5.99%	$21	$143	$37	5.46%
6.00 to 6.99%	$1	$3	$12	6.25%
7.00 to 7.99%	$0	$1	$2	7.46%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	13 mo	75 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$2,346**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,437
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$3,044	0.68%	$110
Money Market Deposit Accounts (MMDAs)	$5,261	1.43%	$389
Passbook Accounts	$4,416	0.97%	$189
Non-Interest-Bearing Non-Maturity Deposits	$881		$47
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$133	0.01%	
Escrow for Mortgages Serviced for Others	$293	0.01%	
Other Escrows	$83	0.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$14,111		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$780		
Miscellaneous II	$60		
TOTAL LIABILITIES	**$42,991**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,293
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$47,284**

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		$24
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	9	$52
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$37
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$20
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$428
1014	Opt commitment to orig 25- or 30-year FRMs	34	$2,125
1016	Opt commitment to orig "other" Mortgages	23	$124
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$265
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$977
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$2,945
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$186
2074	Commit/sell 25- or 30-yr FRM MBS		$3,437
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$61
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$32
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$39
2214	Firm commit/originate 25- or 30-year FRM loans	10	$10
2216	Firm commit/originate "other" Mortgage loans	7	$3
3034	Option to sell 25- or 30-year FRMs		$4
4002	Commit/purchase non-Mortgage financial assets		$8

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
4022	Commit/sell non-Mortgage financial assets		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$7
9502	Fixed-rate construction loans in process	40	$472
9512	Adjustable-rate construction loans in process	20	$98

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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
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$60
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$10
120	Other investment securities, fixed-coupon securities		$46
122	Other investment securities, floating-rate securities		$15
130	Construction and land loans (adj-rate)		$8
150	Commercial loans (adj-rate)		$33
200	Variable-rate, fixed-maturity CDs	20	$137
220	Variable-rate FHLB advances		$88
299	Other variable-rate		$611
300	Govt. & agency securities, fixed-coupon securities		$3

AGGREGATE SCHEDULE CMR REPORT

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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	36	$411	$419	$407	$392	$374	$358
123 - Mortgage Derivatives - M/V estimate	17	$1,285	$1,304	$1,267	$1,222	$1,177	$1,137
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$48	$47	$46	$46	$45	$45
280 - FHLB putable advance-M/V estimate	14	$436	$476	$463	$452	$444	$438
281 - FHLB convertible advance-M/V estimate	14	$1,238	$1,330	$1,305	$1,281	$1,262	$1,248
282 - FHLB callable advance-M/V estimate		$187	$210	$202	$196	$192	$188
290 - Other structured borrowings - M/V estimate		$740	$772	$768	$762	$756	$750
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$745	$-17	$-18	$-10	$-1	$8