Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 404** | **September 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	14,923	-2,718	-15 %	11.47 %	-159 bp
+200 bp	16,196	-1,445	-8 %	12.26 %	-80 bp
+100 bp	17,167	-474	-3 %	12.83 %	-23 bp
0 bp	17,641			13.06 %	
-100 bp	17,711	70	0 %	13.05 %	-1 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.06 %	12.53 %	12.79 %
Post-shock NPV Ratio	12.26 %	11.53 %	11.23 %
Sensitivity Measure: Decline in NPV Ratio	80 bp	101 bp	156 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

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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	16,051	15,882	15,523	14,985	14,359	15,051	105.52	1.66
30-Year Mortgage Securities	2,810	2,776	2,709	2,615	2,509	2,638	105.21	1.83
15-Year Mortgages and MBS	15,346	15,116	14,710	14,236	13,739	14,372	105.17	2.10
Balloon Mortgages and MBS	5,065	5,042	4,989	4,923	4,842	4,730	106.60	0.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,407	1,403	1,392	1,382	1,371	1,381	101.60	0.52
7 Month to 2 Year Reset Frequency	7,733	7,706	7,658	7,594	7,495	7,485	102.94	0.49
2+ to 5 Year Reset Frequency	5,893	5,853	5,789	5,708	5,572	5,613	104.28	0.88
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	233	231	228	226	223	227	102.01	0.95
2 Month to 5 Year Reset Frequency	1,546	1,529	1,504	1,476	1,446	1,496	102.19	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,310	4,268	4,216	4,165	4,114	4,194	101.76	1.10
Adjustable-Rate, Fully Amortizing	8,843	8,753	8,640	8,527	8,414	8,602	101.76	1.16
Fixed-Rate, Balloon	5,277	5,120	4,965	4,817	4,675	4,842	105.73	3.05
Fixed-Rate, Fully Amortizing	5,794	5,564	5,345	5,141	4,951	5,119	108.70	4.04
Construction and Land Loans								
Adjustable-Rate	3,885	3,874	3,858	3,843	3,828	3,873	100.03	0.34
Fixed-Rate	3,050	3,003	2,948	2,894	2,843	2,994	100.29	1.71
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,633	4,624	4,609	4,594	4,579	4,610	100.30	0.27
Fixed-Rate	2,734	2,686	2,634	2,584	2,535	2,578	104.21	1.87
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,885	1,865	1,836	1,805	1,771	1,865	100.00	1.32
Accrued Interest Receivable	400	400	400	400	400	400	100.00	0.00
Advance for Taxes/Insurance	30	30	30	30	30	30	100.00	0.00
Float on Escrows on Owned Mortgages	14	27	44	60	74			-54.64
LESS: Value of Servicing on Mortgages Serviced by Others	7	8	9	11	11			-18.01
TOTAL MORTGAGE LOANS AND SECURITIES	**96,932**	**95,743**	**94,018**	**91,993**	**89,760**	**92,099**	**103.96**	**1.52**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,755	2,746	2,734	2,723	2,712	2,750	99.85	0.37
Fixed-Rate	2,976	2,892	2,810	2,730	2,654	2,641	109.53	2.88
Consumer Loans								
Adjustable-Rate	1,082	1,079	1,075	1,072	1,068	1,012	106.72	0.32
Fixed-Rate	3,067	3,026	2,979	2,933	2,889	3,068	98.62	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-170	-169	-167	-166	-165	-169	0.00	0.78
Accrued Interest Receivable	79	79	79	79	79	79	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,789**	**9,654**	**9,509**	**9,371**	**9,237**	**9,381**	**102.91**	**1.45**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,425	3,425	3,425	3,425	3,425	3,425	100.00	0.00
Equities and All Mutual Funds	456	445	432	419	406	448	99.28	2.71
Zero-Coupon Securities	126	121	115	111	107	108	112.04	4.53
Government and Agency Securities	1,509	1,461	1,414	1,371	1,330	1,395	104.73	3.23
Term Fed Funds, Term Repos	5,787	5,784	5,773	5,763	5,752	5,774	100.17	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,506	1,442	1,382	1,326	1,274	1,410	102.27	4.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,802	3,738	3,594	3,445	3,310	3,847	97.18	2.78
Structured Securities (Complex)	3,861	3,796	3,664	3,501	3,333	3,833	99.03	2.59
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	2.14
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,469**	**20,208**	**19,797**	**19,357**	**18,935**	**20,237**	**99.86**	**1.66**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	992	992	992	992	992	992	100.00	0.00
Real Estate Held for Investment	70	70	70	70	70	70	100.00	0.00
Investment in Unconsolidated Subsidiaries	32	30	28	26	24	30	100.00	6.80
Office Premises and Equipment	2,232	2,232	2,232	2,232	2,232	2,232	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,326**	**3,324**	**3,322**	**3,320**	**3,318**	**3,324**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	192	238	285	313	321			-19.70
Adjustable-Rate Servicing	5	5	6	7	7			-7.14
Float on Mortgages Serviced for Others	128	159	195	223	242			-21.21
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**325**	**402**	**487**	**543**	**570**			**-20.13**
OTHER ASSETS								
Purchased and Excess Servicing						297		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,547	3,547	3,547	3,547	3,547	3,547	100.00	0.00
Miscellaneous II						619		
Deposit Intangibles								
Retail CD Intangible	86	101	135	152	169			-24.22
Transaction Account Intangible	339	568	810	1,037	1,262			-41.43
MMDA Intangible	377	570	774	948	1,107			-34.85
Passbook Account Intangible	516	780	1,071	1,341	1,601			-35.51
Non-Interest-Bearing Account Intangible	43	183	317	445	567			-74.97
TOTAL OTHER ASSETS	**4,909**	**5,749**	**6,653**	**7,471**	**8,253**	**4,463**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-20		
TOTAL ASSETS	**135,749**	**135,080**	**133,786**	**132,054**	**130,072**	**129,483**	**104/103*** **	**0.73/1.40*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	40,803	40,763	40,628	40,495	40,366	40,298	101.15	0.21
Fixed-Rate Maturing in 13 Months or More	16,082	15,694	15,311	14,948	14,606	14,760	106.33	2.46
Variable-Rate	725	724	722	720	718	719	100.61	0.23
Demand								
Transaction Accounts	9,956	9,956	9,956	9,956	9,956	9,956	100/94*	0.00/2.51*
MMDAs	13,862	13,862	13,862	13,862	13,862	13,862	100/96*	0.00/1.49*
Passbook Accounts	12,679	12,679	12,679	12,679	12,679	12,679	100/94*	0.00/2.33*
Non-Interest-Bearing Accounts	5,814	5,814	5,814	5,814	5,814	5,814	100/97*	0.00/2.44*
TOTAL DEPOSITS	**99,922**	**99,492**	**98,972**	**98,474**	**98,002**	**98,088**	**101/99***	**0.48/1.39***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	7,344	7,270	7,195	7,122	7,050	7,082	102.65	1.02
Fixed-Rate Maturing in 37 Months or More	2,474	2,351	2,235	2,127	2,026	2,200	106.84	5.08
Variable-Rate	770	770	769	769	768	768	100.25	0.06
TOTAL BORROWINGS	**10,588**	**10,391**	**10,200**	**10,018**	**9,845**	**10,050**	**103.39**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	621	621	621	621	621	621	100.00	0.00
Other Escrow Accounts	86	83	81	78	76	89	93.39	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,548	1,548	1,548	1,548	1,548	1,548	100.00	0.00
Miscellaneous II	0	0	0	0	0	74		
TOTAL OTHER LIABILITIES	**2,255**	**2,252**	**2,250**	**2,247**	**2,245**	**2,332**	**96.56**	**0.11**
Other Liabilities not Included Above								
Self-Valued	5,400	5,433	5,321	5,236	5,163	5,141	105.68	0.72
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**118,165**	**117,567**	**116,744**	**115,976**	**115,255**	**115,606**	**102/100****	**0.60/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	34	21	-4	-35	-67			
ARMs	4	4	2	0	-3			
Other Mortgages	2	0	-4	-9	-16			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	37	23	2	-23	-48			
Sell Mortgages and MBS	-47	-24	12	54	97			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-8	-5	-2	1	3			
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	1	2	4			
Interest-Rate Caps	0	0	1	1	2			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	4	2	-4	-10	-16			
Self-Valued	99	107	122	137	152			
TOTAL OFF-BALANCE-SHEET POSITIONS	**126**	**128**	**125**	**117**	**106**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	135,749	135,080	133,786	132,054	130,072	129,483	104/103***	0.73/1.40***
MINUS TOTAL LIABILITIES	118,165	117,567	116,744	115,976	115,255	115,606	102/100**	0.60/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	126	128	125	117	106			
TOTAL NET PORTFOLIO VALUE #	17,711	17,641	17,167	16,196	14,923	13,876	127.13	1.54

* 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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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	$861	$7,065	$5,690	$1,125	$310
WARM	326 mo	319 mo	318 mo	290 mo	236 mo
WAC	4.61%	5.50%	6.33%	7.29%	8.97%
Amount of these that is FHA or VA Guaranteed	$28	$234	$52	$32	$38
Securities Backed by Conventional Mortgages	$505	$1,113	$327	$70	$8
WARM	257 mo	282 mo	298 mo	322 mo	248 mo
Weighted Average Pass-Through Rate	4.35%	5.25%	6.14%	7.06%	8.40%
Securities Backed by FHA or VA Mortgages	$81	$218	$302	$10	$3
WARM	322 mo	285 mo	333 mo	176 mo	158 mo
Weighted Average Pass-Through Rate	4.49%	5.27%	6.06%	7.23%	8.73%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,312	$4,746	$2,566	$993	$415
WAC	4.65%	5.42%	6.38%	7.35%	8.88%
Mortgage Securities	$1,393	$1,675	$261	$11	$1
Weighted Average Pass-Through Rate	4.33%	5.18%	6.09%	7.18%	8.56%
WARM (of 15-Year Loans and Securities)	128 mo	144 mo	143 mo	112 mo	87 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$276	$1,152	$1,419	$764	$442
WAC	4.42%	5.48%	6.40%	7.33%	9.97%
Mortgage Securities	$384	$256	$33	$3	$0
Weighted Average Pass-Through Rate	4.27%	5.35%	6.12%	7.11%	8.70%
WARM (of Balloon Loans and Securities)	52 mo	77 mo	60 mo	51 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$36,791**

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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	$3	$90	$87	$0	$17
WAC	4.56%	5.10%	5.86%	0.00%	5.91%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,378	$7,395	$5,526	$227	$1,479
Weighted Average Margin	169 bp	274 bp	267 bp	222 bp	272 bp
WAC	4.69%	5.06%	5.92%	4.30%	5.62%
WARM	184 mo	278 mo	300 mo	267 mo	273 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	40 mo	5 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$16,202**

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	$47	$96	$133	$4	$5
Weighted Average Distance from Lifetime Cap	146 bp	126 bp	122 bp	68 bp	73 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$49	$287	$169	$1	$174
Weighted Average Distance from Lifetime Cap	318 bp	337 bp	342 bp	300 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$960	$6,925	$5,030	$170	$1,269
Weighted Average Distance from Lifetime Cap	961 bp	653 bp	604 bp	680 bp	644 bp
Balances Without Lifetime Cap	$324	$178	$281	$52	$48
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$554	$6,824	$4,804	$14	$1,272
Weighted Average Periodic Rate Cap	195 bp	201 bp	225 bp	174 bp	162 bp
Balances Subject to Periodic Rate Floors	$422	$5,957	$4,166	$13	$903
MBS Included in ARM Balances	$267	$1,342	$618	$25	$56

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,194	$8,602
WARM	95 mo	196 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	209 bp	244 bp
Reset Frequency	31 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$130	$226
Wghted Average Distance to Lifetime Cap	67 bp	124 bp
Fixed-Rate:		
Balances	$4,842	$5,119
WARM	46 mo	112 mo
Remaining Term to Full Amortization	253 mo	
WAC	6.64%	6.65%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,873	$2,994
WARM	28 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	6.49%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,610	$2,578
WARM	125 mo	110 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	66 bp	6.83%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,750	$2,641
WARM	37 mo	40 mo
Margin in Column 1; WAC in Column 2	140 bp	6.60%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,012	$3,068
WARM	118 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	548 bp	7.73%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$105	$584
Fixed Rate		
Remaining WAL <= 5 Years	$543	$2,184
Remaining WAL 5-10 Years	$56	$161
Remaining WAL Over 10 Years	$139	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$4
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$24	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.90%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$868	$2,938

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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	$7,590	$14,707	$8,386	$1,136	$404
WARM	241 mo	251 mo	289 mo	255 mo	164 mo
Weighted Average Servicing Fee	27 bp	30 bp	33 bp	39 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	260 loans				
FHA/VA	27 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$636	$701	Total # of Adjustable-Rate Loans Serviced	8 loans
WARM (in months)	241 mo	56 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others	**$33,560**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,425		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$445		
Zero-Coupon Securities	$108	2.30%	45 mo
Government & Agency Securities	$1,395	3.26%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,774	0.54%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,410	4.40%	65 mo
Memo: Complex Securities (from supplemental reporting)	$3,833		

Total Cash, Deposits, and Securities	**$16,390**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,110
Accrued Interest Receivable	$400
Advances for Taxes and Insurance	$30
Less: Unamortized Yield Adjustments	$152
Valuation Allowances	$1,246
Unrealized Gains (Losses)	$114

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$205
Accrued Interest Receivable	$79
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$373
Unrealized Gains (Losses)	$5

OTHER ITEMS	
Real Estate Held for Investment	$70
Repossessed Assets	$992
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$30
Office Premises and Equipment	$2,232
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$9
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$297
Miscellaneous I	$3,547
Miscellaneous II	$619
TOTAL ASSETS	**$129,438**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$184
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$157
Mortgage-Related Mututal Funds	$288
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,298
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$1,590
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$100

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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	$10,969	$3,204	$492	$110
WAC	2.32%	3.84%	4.22%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,867	$8,280	$1,486	$197
WAC	1.96%	3.25%	4.57%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$7,536	$3,509	$68
WAC		2.90%	4.75%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,715	$19
WAC			3.83%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$55,058**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,229	$1,009	$648
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$22,628	$16,200	$7,378
Penalty in Months of Forgone Interest	3.20 mo	5.57 mo	5.91 mo
Balances in New Accounts	$2,001	$1,212	$286

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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%	$1,397	$1,036	$308	1.39%
3.00 to 3.99%	$214	$1,567	$733	3.52%
4.00 to 4.99%	$326	$1,609	$661	4.50%
5.00 to 5.99%	$54	$771	$439	5.31%
6.00 to 6.99%	$13	$75	$27	6.27%
7.00 to 7.99%	$0	$20	$20	7.39%
8.00 to 8.99%	$0	$0	$10	8.23%
9.00 and Above	$0	$0	$3	9.82%
WARM	1 mo	17 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$9,282**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,628
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	$9,956	0.72%	$282
Money Market Deposit Accounts (MMDAs)	$13,862	1.21%	$726
Passbook Accounts	$12,679	0.84%	$352
Non-Interest-Bearing Non-Maturity Deposits	$5,814		$172
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$265	0.15%	
Escrow for Mortgages Serviced for Others	$356	0.08%	
Other Escrows	$89	0.53%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$43,021		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,548		
Miscellaneous II	$74		
TOTAL LIABILITIES	**$115,606**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$13,829
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$129,437**

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		$13
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	39	$114
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	48	$57
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	35	$38
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	140	$230
1014	Opt commitment to orig 25- or 30-year FRMs	147	$591
1016	Opt commitment to orig "other" Mortgages	102	$241
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		$11
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$19
2016	Commit/purchase "other" Mortgage loans, svc retained		$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	37	$118
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	49	$367
2036	Commit/sell "other" Mortgage loans, svc retained		$12
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$8
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$59
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2

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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
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	23	$65
2134	Commit/sell 25- or 30-yr FRM loans, svc released	45	$265
2136	Commit/sell "other" Mortgage loans, svc released		$20
2202	Firm commitment to originate 1-month COFI ARM loans		$2
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$38
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$20
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	47	$111
2214	Firm commit/originate 25- or 30-year FRM loans	55	$271
2216	Firm commit/originate "other" Mortgage loans	36	$75
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$9
3034	Option to sell 25- or 30-year FRMs	7	$37
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	34	$60
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$15
5004	IR swap: pay fixed, receive 3-month LIBOR		$113
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6002	Interest rate Cap based on 1-month LIBOR		$30
6004	Interest rate Cap based on 3-month LIBOR		$70
9502	Fixed-rate construction loans in process	178	$539
9512	Adjustable-rate construction loans in process	115	$464

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$45
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$278
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$94
120	Other investment securities, fixed-coupon securities	6	$39
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$48
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$77
130	Construction and land loans (adj-rate)		$32
140	Second Mortgages (adj-rate)		$13
150	Commercial loans (adj-rate)		$70
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$8
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$13
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	115	$719
220	Variable-rate FHLB advances	31	$399
299	Other variable-rate	30	$369
300	Govt. & agency securities, fixed-coupon securities		$10
302	Govt. & agency securities, floating-rate securities		$20

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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	212	$3,833	$3,861	$3,796	$3,664	$3,501	$3,333
123 - Mortgage Derivatives - M/V estimate	174	$3,847	$3,802	$3,738	$3,594	$3,445	$3,310
129 - Mortgage-Related Mutual Funds - M/V estimate	32	$204	$204	$201	$197	$193	$189
280 - FHLB putable advance-M/V estimate	84	$1,810	$1,996	$1,941	$1,891	$1,851	$1,817
281 - FHLB convertible advance-M/V estimate	69	$2,252	$2,238	$2,349	$2,313	$2,288	$2,266
282 - FHLB callable advance-M/V estimate	12	$288	$319	$312	$303	$295	$290
289 - Other FHLB structured advances - M/V estimate	12	$247	$254	$251	$249	$246	$245
290 - Other structured borrowings - M/V estimate	17	$543	$592	$579	$566	$555	$546
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$104	$99	$107	$122	$137	$152