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: 211** **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	1,864	-309	-14 %	16.02 %	-189 bp
+200 bp	1,999	-174	-8 %	16.90 %	-102 bp
+100 bp	2,111	-63	-3 %	17.58 %	-33 bp
0 bp	2,173			17.92 %	
-100 bp	2,194	20	+1 %	17.98 %	+6 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	17.92 %	17.36 %	17.27 %
Post-shock NPV Ratio	16.90 %	16.21 %	15.47 %
Sensitivity Measure: Decline in NPV Ratio	102 bp	115 bp	180 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	1,781	1,765	1,731	1,677	1,612	1,661	106.26	1.44
30-Year Mortgage Securities	202	200	195	189	182	192	104.24	1.74
15-Year Mortgages and MBS	1,936	1,909	1,861	1,803	1,741	1,808	105.58	1.95
Balloon Mortgages and MBS	858	854	844	833	818	799	106.85	0.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	74	74	74	73	73	73	102.13	0.44
7 Month to 2 Year Reset Frequency	632	630	625	620	613	613	102.67	0.53
2+ to 5 Year Reset Frequency	403	400	396	392	383	384	104.33	0.80
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	26	25	25	25	25	25	100.69	0.86
2 Month to 5 Year Reset Frequency	234	231	228	224	220	228	101.53	1.32
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	138	136	135	133	131	134	101.82	1.21
Adjustable-Rate, Fully Amortizing	361	358	355	351	348	354	101.31	0.92
Fixed-Rate, Balloon	358	346	335	324	314	326	106.08	3.28
Fixed-Rate, Fully Amortizing	455	435	415	398	381	396	109.66	4.58
Construction and Land Loans								
Adjustable-Rate	125	125	124	124	123	125	100.01	0.28
Fixed-Rate	231	227	222	217	213	226	100.06	2.10
Second-Mortgage Loans and Securities								
Adjustable-Rate	232	232	231	231	230	231	100.30	0.23
Fixed-Rate	256	251	246	241	237	240	104.42	1.90
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	105	104	103	100	98	104	100.00	1.38
Accrued Interest Receivable	39	39	39	39	39	39	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	6	8			-53.81
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-23.59
TOTAL MORTGAGE LOANS AND SECURITIES	**8,448**	**8,345**	**8,189**	**8,000**	**7,788**	**7,961**	**104.84**	**1.55**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	146	146	145	144	144	147	99.08	0.43
Fixed-Rate	259	250	242	235	228	229	109.46	3.25
Consumer Loans								
Adjustable-Rate	19	19	19	19	19	21	91.43	0.18
Fixed-Rate	308	305	301	297	293	301	101.46	1.27
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	2	2	2	2	2	2	100.00	0.77
Accrued Interest Receivable	7	7	7	7	7	7	100.00	0.00
TOTAL NONMORTGAGE LOANS	**742**	**730**	**717**	**704**	**693**	**707**	**103.24**	**1.74**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	456	456	456	456	456	456	100.00	0.00
Equities and All Mutual Funds	101	98	95	92	89	98	100.00	3.04
Zero-Coupon Securities	11	10	10	10	10	10	106.44	1.94
Government and Agency Securities	121	117	113	110	106	111	105.48	3.23
Term Fed Funds, Term Repos	897	895	892	888	885	889	100.63	0.29
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	195	190	185	181	176	187	101.79	2.54
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	208	203	200	194	189	207	98.21	1.81
Structured Securities (Complex)	352	346	333	316	299	346	100.10	2.77
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,340**	**2,316**	**2,285**	**2,247**	**2,210**	**2,304**	**100.53**	**1.19**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	57	57	57	57	57	57	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	219	219	219	219	219	219	100.00	0.00
TOTAL REAL ASSETS, ETC.	**285**	**285**	**284**	**284**	**284**	**285**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	7	9	10	11	11			-20.33
Adjustable-Rate Servicing	0	0	0	0	0			-7.06
Float on Mortgages Serviced for Others	3	4	4	5	5			-15.51
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**10**	**12**	**15**	**16**	**17**			**-18.83**
OTHER ASSETS								
Purchased and Excess Servicing						10		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	267	267	267	267	267	267	100.00	0.00
Miscellaneous II						23		
Deposit Intangibles								
Retail CD Intangible	8	9	12	14	15			-21.22
Transaction Account Intangible	29	48	69	88	107			-41.50
MMDA Intangible	22	34	46	57	66			-35.34
Passbook Account Intangible	47	72	98	123	147			-35.49
Non-Interest-Bearing Account Intangible	3	14	24	33	42			-75.08
TOTAL OTHER ASSETS	**376**	**443**	**516**	**581**	**645**	**300**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						2		
TOTAL ASSETS	**12,202**	**12,132**	**12,006**	**11,833**	**11,636**	**11,558**	**105/103*** **	**0.81/1.40*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,119	4,114	4,100	4,086	4,072	4,065	101.21	0.23
Fixed-Rate Maturing in 13 Months or More	1,511	1,476	1,441	1,408	1,377	1,389	106.26	2.37
Variable-Rate	84	84	84	84	84	84	100.68	0.18
Demand								
Transaction Accounts	860	860	860	860	860	860	100/94*	0.00/2.46*
MMDAs	833	833	833	833	833	833	100/96*	0.00/1.50*
Passbook Accounts	1,163	1,163	1,163	1,163	1,163	1,163	100/94*	0.00/2.33*
Non-Interest-Bearing Accounts	437	437	437	437	437	437	100/97*	0.00/2.42*
TOTAL DEPOSITS	**9,006**	**8,967**	**8,917**	**8,869**	**8,824**	**8,830**	**102/100***	**0.50/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	407	403	399	395	392	395	102.12	0.92
Fixed-Rate Maturing in 37 Months or More	136	129	122	116	110	120	107.04	5.35
Variable-Rate	62	62	62	62	62	62	100.00	0.00
TOTAL BORROWINGS	**605**	**594**	**584**	**574**	**564**	**577**	**102.92**	**1.79**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	35	35	35	35	35	35	100.00	0.00
Other Escrow Accounts	2	2	2	2	2	2	91.70	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	114	114	114	114	114	114	100.00	0.00
Miscellaneous II	0	0	0	0	0	11		
TOTAL OTHER LIABILITIES	**151**	**151**	**151**	**151**	**151**	**162**	**93.39**	**0.04**
Other Liabilities not Included Above								
Self-Valued	249	250	246	242	234	240	104.21	1.69
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**10,012**	**9,962**	**9,898**	**9,836**	**9,773**	**9,810**	**102/100****	**0.57/1.30****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	3	2	0	-3	-6			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	-1			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	2	1	-1	-2			
Sell Mortgages and MBS	-2	-1	2	5	8			
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	0	0	0	0	0			
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	3			
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	0	0	0	0	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3**	**3**	**3**	**2**	**2**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,202	12,132	12,006	11,833	11,636	11,558	105/103***	0.81/1.40***
MINUS TOTAL LIABILITIES	10,012	9,962	9,898	9,836	9,773	9,810	102/100**	0.57/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	3	3	3	2	2			
TOTAL NET PORTFOLIO VALUE #	2,194	2,173	2,111	1,999	1,864	1,748	124.33	1.90

* 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	$59	$619	$712	$191	$79
WARM	320 mo	319 mo	312 mo	292 mo	254 mo
WAC	4.66%	5.51%	6.36%	7.32%	8.87%
Amount of these that is FHA or VA Guaranteed	$2	$21	$5	$1	$0
Securities Backed by Conventional Mortgages	$30	$109	$13	$1	$1
WARM	241 mo	216 mo	280 mo	183 mo	88 mo
Weighted Average Pass-Through Rate	4.06%	5.21%	6.08%	7.23%	8.81%
Securities Backed by FHA or VA Mortgages	$11	$19	$5	$2	$0
WARM	298 mo	294 mo	306 mo	202 mo	121 mo
Weighted Average Pass-Through Rate	4.57%	5.11%	6.18%	7.16%	8.98%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$166	$562	$491	$208	$76
WAC	4.67%	5.45%	6.38%	7.31%	8.70%
Mortgage Securities	$170	$122	$12	$1	$0
Weighted Average Pass-Through Rate	4.37%	5.23%	6.16%	7.26%	8.23%
WARM (of 15-Year Loans and Securities)	132 mo	145 mo	145 mo	128 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$32	$205	$286	$147	$50
WAC	4.72%	5.53%	6.39%	7.32%	8.72%
Mortgage Securities	$51	$26	$3	$0	$0
Weighted Average Pass-Through Rate	4.35%	5.31%	6.33%	7.46%	9.88%
WARM (of Balloon Loans and Securities)	58 mo	86 mo	75 mo	62 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,460**

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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	$2	$1	$0	$4
WAC	4.85%	5.60%	6.24%	0.00%	5.90%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$73	$611	$382	$25	$223
Weighted Average Margin	199 bp	253 bp	268 bp	144 bp	211 bp
WAC	4.80%	5.07%	5.95%	3.61%	5.68%
WARM	183 mo	257 mo	288 mo	198 mo	250 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	34 mo	1 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,323**

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	$0	$6	$5	$0	$0
Weighted Average Distance from Lifetime Cap	140 bp	136 bp	182 bp	0 bp	90 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3	$51	$41	$0	$9
Weighted Average Distance from Lifetime Cap	284 bp	363 bp	342 bp	275 bp	327 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$59	$541	$312	$25	$202
Weighted Average Distance from Lifetime Cap	827 bp	649 bp	625 bp	815 bp	600 bp
Balances Without Lifetime Cap	$11	$15	$26	$0	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$27	$533	$343	$4	$167
Weighted Average Periodic Rate Cap	148 bp	179 bp	200 bp	204 bp	183 bp
Balances Subject to Periodic Rate Floors	$15	$439	$225	$1	$141
MBS Included in ARM Balances	$30	$185	$41	$21	$43

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$134	$354
WARM	73 mo	180 mo
Remaining Term to Full Amortization	271 mo	
Rate Index Code	0	0
Margin	238 bp	244 bp
Reset Frequency	33 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$8
Wghted Average Distance to Lifetime Cap	15 bp	25 bp
Fixed-Rate:		
Balances	$326	$396
WARM	55 mo	129 mo
Remaining Term to Full Amortization	253 mo	
WAC	6.76%	6.82%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$125	$226
WARM	29 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	159 bp	6.74%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$231	$240
WARM	137 mo	118 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	63 bp	6.90%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$147	$229
WARM	68 mo	50 mo
Margin in Column 1; WAC in Column 2	184 bp	6.70%
Reset Frequency	9 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$21	$301
WARM	183 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	105 bp	8.57%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$6	$41
Fixed Rate		
Remaining WAL <= 5 Years	$20	$124
Remaining WAL 5-10 Years	$3	$12
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$32	$178

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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	$508	$486	$241	$51	$11
WARM	282 mo	277 mo	282 mo	242 mo	160 mo
Weighted Average Servicing Fee	26 bp	26 bp	28 bp	23 bp	31 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	10 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	$9	$1
WARM (in months)	141 mo	67 mo
Weighted Average Servicing Fee	47 bp	70 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 **$1,307**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$456		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$98		
Zero-Coupon Securities	$10	5.56%	25 mo
Government & Agency Securities	$111	3.32%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$889	1.06%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$187	3.82%	39 mo
Memo: Complex Securities (from supplemental reporting)	$346		

Total Cash, Deposits, and Securities **$2,097**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$165
Accrued Interest Receivable	$39
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$60
Unrealized Gains (Losses)	$9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$15
Accrued Interest Receivable	$7
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$13
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$5
Repossessed Assets	$57
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$219
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$2
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10
Miscellaneous I	$267
Miscellaneous II	$23
TOTAL ASSETS	**$11,562**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$27
Mortgage-Related Mututal Funds	$71
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$78
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$57
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$1,094	$289	$47	$5
WAC	2.49%	3.80%	4.34%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,739	$769	$127	$8
WAC	2.01%	3.35%	4.59%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$776	$304	$3
WAC		2.87%	4.81%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$310	$1
WAC			3.97%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,454**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$224	$42	$25
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,411	$1,635	$641
Penalty in Months of Forgone Interest	3.19 mo	5.20 mo	4.96 mo
Balances in New Accounts	$266	$97	$17

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%	$76	$81	$20	1.47%
3.00 to 3.99%	$19	$91	$43	3.50%
4.00 to 4.99%	$19	$69	$32	4.50%
5.00 to 5.99%	$6	$32	$23	5.30%
6.00 to 6.99%	$0	$3	$2	6.22%
7.00 to 7.99%	$0	$0	$1	7.07%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	16 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$515**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$386
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	$860	0.67%	$29
Money Market Deposit Accounts (MMDAs)	$833	1.31%	$50
Passbook Accounts	$1,163	0.90%	$18
Non-Interest-Bearing Non-Maturity Deposits	$437		$10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$32	0.04%	
Escrow for Mortgages Serviced for Others	$3	0.22%	
Other Escrows	$2	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,329		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$114		
Miscellaneous II	$11		
TOTAL LIABILITIES	**$9,810**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,752
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,562**

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
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	$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$1
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$17
1014	Opt commitment to orig 25- or 30-year FRMs	37	$63
1016	Opt commitment to orig "other" Mortgages	23	$12
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$10
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$47
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
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		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$7
2214	Firm commit/originate 25- or 30-year FRM loans	11	$10
2216	Firm commit/originate "other" Mortgage loans	10	$8
3034	Option to sell 25- or 30-year FRMs		$25
4002	Commit/purchase non-Mortgage financial assets		$2
9502	Fixed-rate construction loans in process	73	$49
9512	Adjustable-rate construction loans in process	28	$12

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$3
200	Variable-rate, fixed-maturity CDs	41	$84
220	Variable-rate FHLB advances	12	$34
299	Other variable-rate		$28
300	Govt. & agency securities, fixed-coupon securities		$11

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	74	$346	$352	$346	$333	$316	$299
123 - Mortgage Derivatives - M/V estimate	45	$207	$208	$203	$200	$194	$189
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$27	$28	$27	$26	$24	$23
280 - FHLB putable advance-M/V estimate	14	$61	$66	$64	$63	$62	$61
281 - FHLB convertible advance-M/V estimate	17	$62	$65	$65	$64	$63	$63
282 - FHLB callable advance-M/V estimate		$22	$24	$23	$23	$22	$22
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	8	$43	$41	$45	$44	$44	$38
290 - Other structured borrowings - M/V estimate		$50	$52	$51	$51	$50	$49