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: 251** | **December 2006**

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	1,884	-515	-21 %	14.75 %	-305 bp
+200 bp	2,075	-324	-14 %	15.93 %	-187 bp
+100 bp	2,252	-147	-6 %	16.98 %	-82 bp
0 bp	2,399			17.80 %	
-100 bp	2,491	92	+4 %	18.27 %	+47 bp
-200 bp	2,537	138	+6 %	18.44 %	+64 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	17.80 %	17.15 %	17.00 %
Post-shock NPV Ratio	15.93 %	15.29 %	15.19 %
Sensitivity Measure: Decline in NPV Ratio	187 bp	187 bp	182 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 03/27/2007 3:02:50 PM — **Amounts in Millions** — **Data as of: 03/21/2007**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	1,478	1,459	1,425	1,371	1,309	1,245	1,416	100.58	3.07
30-Year Mortgage Securities	127	125	121	116	111	105	123	98.30	3.74
15-Year Mortgages and MBS	2,274	2,227	2,163	2,089	2,011	1,933	2,157	100.27	3.18
Balloon Mortgages and MBS	890	875	858	839	818	795	861	99.69	2.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	153	152	152	151	150	149	149	101.52	0.51
7 Month to 2 Year Reset Frequency	814	808	802	795	785	771	792	101.29	0.78
2+ to 5 Year Reset Frequency	781	771	763	750	730	705	753	101.36	1.38
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	24	24	24	24	24	23	24	99.87	0.82
2 Month to 5 Year Reset Frequency	360	354	348	340	331	321	354	98.19	2.07
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	88	87	86	85	85	84	87	99.08	0.93
Adjustable-Rate, Fully Amortizing	433	429	425	422	418	415	428	99.36	0.85
Fixed-Rate, Balloon	250	242	234	227	220	213	231	101.49	3.24
Fixed-Rate, Fully Amortizing	458	437	417	399	382	366	407	102.45	4.57
Construction and Land Loans									
Adjustable-Rate	286	285	284	283	282	282	284	100.19	0.28
Fixed-Rate	292	286	280	274	269	263	280	99.99	2.08
Second-Mortgage Loans and Securities									
Adjustable-Rate	262	261	260	260	259	259	260	100.26	0.21
Fixed-Rate	286	280	275	269	264	260	277	99.28	1.95
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	24	23	23	22	21	21	23	100.00	2.56
Accrued Interest Receivable	44	44	44	44	44	44	44	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	6	8	9	11			-31.57
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	1	1	1			-18.63
TOTAL MORTGAGE LOANS AND SECURITIES	**9,328**	**9,175**	**8,992**	**8,770**	**8,524**	**8,265**	**8,952**	**100.45**	**2.25**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	187	186	185	185	184	183	185	100.19	0.43
Fixed-Rate	219	213	208	203	198	193	212	98.20	2.56
Consumer Loans									
Adjustable-Rate	40	40	40	40	40	40	41	99.42	0.14
Fixed-Rate	402	396	391	385	380	375	393	99.50	1.42
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-8	-8	-8	0.00	1.38
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**850**	**838**	**826**	**814**	**803**	**793**	**831**	**99.32**	**1.41**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	430	430	430	430	430	430	430	100.00	0.00
Equities and All Mutual Funds	260	254	247	240	233	226	247	100.00	2.79
Zero-Coupon Securities	8	8	8	7	7	7	7	102.40	4.12
Government and Agency Securities	382	374	366	359	352	345	367	99.86	2.10
Term Fed Funds, Term Repos	806	804	802	801	799	797	803	99.91	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	118	114	110	106	103	100	111	99.32	3.52
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	178	178	174	169	164	158	176	98.90	2.43
Structured Securities (Complex)	619	615	604	583	560	538	614	98.43	2.63
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.48
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,802**	**2,776**	**2,741**	**2,695**	**2,647**	**2,600**	**2,755**	**99.52**	**1.48**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	16	16	16	16	16	16	16	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	2	2	2	2	2	100.00	6.80
Office Premises and Equipment	248	248	248	248	248	248	248	100.00	0.00
TOTAL REAL ASSETS, ETC.	**274**	**273**	**273**	**273**	**273**	**273**	**273**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	4	5	5	6	6			-13.35
Adjustable-Rate Servicing	0	0	0	0	0	0			-6.95
Float on Mortgages Serviced for Others	3	3	4	4	5	5			-15.62
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**7**	**9**	**10**	**10**	**11**			**-14.24**
OTHER ASSETS									
Purchased and Excess Servicing							9		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	245	245	245	245	245	245	245	100.00	0.00
Miscellaneous II							30		
Deposit Intangibles									
Retail CD Intangible	11	12	14	15	17	18			-9.56
Transaction Account Intangible	70	91	112	130	147	164			-17.58
MMDA Intangible	43	51	59	68	79	89			-14.71
Passbook Account Intangible	107	136	162	189	215	240			-16.05
Non-Interest-Bearing Account Intangible	23	34	44	53	62	71			-22.39
TOTAL OTHER ASSETS	**500**	**569**	**636**	**700**	**765**	**828**	**284**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-17		
TOTAL ASSETS	**13,758**	**13,639**	**13,476**	**13,263**	**13,023**	**12,769**	**13,078**	**103/100*** **	**1.40/1.94*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,685	4,669	4,653	4,637	4,622	4,607	4,663	99.78	0.34
Fixed-Rate Maturing in 13 Months or More	1,625	1,587	1,549	1,514	1,480	1,447	1,558	99.46	2.34
Variable-Rate	95	95	94	94	94	94	94	100.02	0.24
Demand									
Transaction Accounts	956	956	956	956	956	956	956	100/88*	0.00/2.34*
MMDAs	843	843	843	843	843	843	843	100/93*	0.00/1.11*
Passbook Accounts	1,396	1,396	1,396	1,396	1,396	1,396	1,396	100/88*	0.00/2.12*
Non-Interest-Bearing Accounts	465	465	465	465	465	465	465	100/91*	0.00/2.32*
TOTAL DEPOSITS	**10,065**	**10,010**	**9,957**	**9,905**	**9,856**	**9,808**	**9,975**	**100/96***	**0.52/1.23***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	545	540	535	531	526	522	538	99.42	0.88
Fixed-Rate Maturing in 37 Months or More	194	184	175	166	158	150	176	99.07	5.21
Variable-Rate	91	91	91	91	91	91	91	100.29	0.04
TOTAL BORROWINGS	**831**	**816**	**801**	**788**	**775**	**763**	**806**	**99.44**	**1.73**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	29	29	29	29	29	29	29	100.00	0.00
Other Escrow Accounts	15	14	14	14	13	13	17	84.93	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	93	93	93	93	93	93	93	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	20		
TOTAL OTHER LIABILITIES	**137**	**136**	**136**	**135**	**135**	**135**	**158**	**85.71**	**0.30**
Other Liabilities not Included Above									
Self-Valued	197	192	189	186	185	181	187	100.75	1.60
Unamortized Yield Adjustments							2		
TOTAL LIABILITIES	**11,229**	**11,154**	**11,082**	**11,015**	**10,951**	**10,887**	**11,128**	**100/96****	**0.63/1.27****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	1	0	-1	-3	-5			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	0	0	-1	-1	-2			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	-1	-2	-4			
Sell Mortgages and MBS	-3	-2	0	3	7	11			
Purchase Non-Mortgage Items	0	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	1	1			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	2	1	0	-1	-2	-3			
Self-Valued	4	4	4	4	4	4			
TOTAL OFF-BALANCE-SHEET POSITIONS	**8**	**6**	**5**	**4**	**3**	**2**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	13,758	13,639	13,476	13,263	13,023	12,769	13,078	103/100***	1.40/1.94***
MINUS TOTAL LIABILITIES	11,229	11,154	11,082	11,015	10,951	10,887	11,128	100/96**	0.63/1.27**
PLUS OFF-BALANCE-SHEET POSITIONS	8	6	5	4	3	2			
TOTAL NET PORTFOLIO VALUE #	2,537	2,491	2,399	2,252	2,075	1,884	1,949	123.07	5.00

* 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

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	$12	$384	$710	$212	$99
WARM	270 mo	314 mo	324 mo	296 mo	255 mo
WAC	4.56%	5.66%	6.37%	7.34%	9.01%
Amount of these that is FHA or VA Guaranteed	$0	$1	$5	$2	$1
Securities Backed by Conventional Mortgages	$29	$46	$12	$3	$2
WARM	249 mo	264 mo	286 mo	242 mo	121 mo
Weighted Average Pass-Through Rate	4.36%	5.19%	6.21%	7.14%	9.13%
Securities Backed by FHA or VA Mortgages	$1	$19	$5	$3	$1
WARM	197 mo	288 mo	268 mo	237 mo	159 mo
Weighted Average Pass-Through Rate	4.51%	5.11%	6.17%	7.15%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$128	$664	$646	$297	$146
WAC	4.68%	5.49%	6.39%	7.32%	8.81%
Mortgage Securities	$137	$114	$22	$3	$1
Weighted Average Pass-Through Rate	4.27%	5.24%	6.15%	7.21%	8.45%
WARM (of 15-Year Loans and Securities)	120 mo	144 mo	153 mo	134 mo	109 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$26	$229	$265	$138	$89
WAC	4.66%	5.53%	6.39%	7.31%	8.85%
Mortgage Securities	$79	$31	$5	$0	$0
Weighted Average Pass-Through Rate	4.13%	5.19%	6.26%	7.46%	9.68%
WARM (of Balloon Loans and Securities)	48 mo	77 mo	80 mo	55 mo	48 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,557**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$9	$11	$2	$7
WAC	4.66%	5.42%	6.00%	1.60%	6.36%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$148	$783	$742	$22	$347
Weighted Average Margin	187 bp	242 bp	267 bp	130 bp	226 bp
WAC	7.19%	6.17%	6.06%	5.46%	6.06%
WARM	162 mo	262 mo	299 mo	181 mo	254 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	35 mo	1 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$2,072**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$5	$25	$5	$0	$4
Weighted Average Distance from Lifetime Cap	156 bp	144 bp	135 bp	157 bp	194 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$24	$163	$38	$0	$25
Weighted Average Distance from Lifetime Cap	325 bp	344 bp	347 bp	314 bp	353 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$87	$577	$671	$23	$289
Weighted Average Distance from Lifetime Cap	765 bp	572 bp	603 bp	728 bp	588 bp
Balances Without Lifetime Cap	$33	$27	$40	$0	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$54	$684	$678	$2	$302
Weighted Average Periodic Rate Cap	137 bp	162 bp	220 bp	195 bp	179 bp
Balances Subject to Periodic Rate Floors	$41	$608	$599	$4	$255
MBS Included in ARM Balances	$48	$254	$45	$21	$36

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$87	$428
WARM	58 mo	188 mo
Remaining Term to Full Amortization	262 mo	
Rate Index Code	0	0
Margin	149 bp	217 bp
Reset Frequency	26 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$23
Wghted Average Distance to Lifetime Cap	3 bp	67 bp
Fixed-Rate:		
Balances	$231	$407
WARM	52 mo	129 mo
Remaining Term to Full Amortization	249 mo	
WAC	7.10%	7.00%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$284	$280
WARM	30 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	7.47%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$260	$277
WARM	134 mo	114 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	6.86%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$185	$212
WARM	49 mo	39 mo
Margin in Column 1; WAC in Column 2	132 bp	7.82%
Reset Frequency	11 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41	$393
WARM	21 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	91 bp	8.04%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$14	$30
Fixed Rate		
Remaining WAL <= 5 Years	$17	$85
Remaining WAL 5-10 Years	$8	$14
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$45	$129

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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	$87	$377	$279	$67	$33
WARM	178 mo	223 mo	276 mo	249 mo	144 mo
Weighted Average Servicing Fee	29 bp	26 bp	27 bp	25 bp	32 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	$40	$1	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	81 mo	100 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	41 bp	18 bp		

Total Balances of Mortgage Loans Serviced for Others **$884**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$430		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$247		
Zero-Coupon Securities	$7	5.62%	51 mo
Government & Agency Securities	$367	4.19%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$803	4.94%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$111	4.92%	52 mo
Memo: Complex Securities (from supplemental reporting)	$614		

Total Cash, Deposits, and Securities **$2,579**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 03/27/2007 3:02:51 PM

Amounts in Millions

Reporting Dockets: 251
December 2006
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$74
Accrued Interest Receivable	$44
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$51
Unrealized Gains (Losses)	$-7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$16
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$6
Repossessed Assets	$16
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2
Office Premises and Equipment	$248
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9
Miscellaneous I	$245
Miscellaneous II	$30

TOTAL ASSETS	**$13,076**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$93
Mortgage-Related Mututal Funds	$155
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$55
Weighted Average Servicing Fee	39 bp
Adjustable-Rate Mortgage Loans Serviced	$100
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,108	$368	$60	$3
WAC	4.48%	3.67%	4.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,925	$1,000	$202	$7
WAC	4.90%	4.38%	4.49%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$760	$426	$3
WAC		4.65%	4.05%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$372	$2
WAC			4.77%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,221**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$89	$46	$22
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,525	$1,837	$865
Penalty in Months of Forgone Interest	3.13 mo	5.13 mo	4.83 mo
Balances in New Accounts	$301	$98	$32

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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%	$17	$16	$2	2.70%
3.00 to 3.99%	$7	$83	$15	3.58%
4.00 to 4.99%	$16	$91	$89	4.55%
5.00 to 5.99%	$164	$136	$59	5.36%
6.00 to 6.99%	$0	$7	$8	6.37%
7.00 to 7.99%	$0	$2	$3	7.25%
8.00 to 8.99%	$0	$0	$1	8.14%
9.00 and Above	$0	$0	$0	10.00%
WARM	2 mo	17 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$715**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$372
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	$956	1.09%	$34
Money Market Deposit Accounts (MMDAs)	$843	2.90%	$42
Passbook Accounts	$1,396	1.36%	$23
Non-Interest-Bearing Non-Maturity Deposits	$465		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$24	0.11%	
Escrow for Mortgages Serviced for Others	$5	0.05%	
Other Escrows	$17	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,706		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$93		
Miscellaneous II	$20		
TOTAL LIABILITIES	**$11,129**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,948
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,076**

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		$1
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	10	$9
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$4
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	52	$23
1014	Opt commitment to orig 25- or 30-year FRMs	46	$32
1016	Opt commitment to orig "other" Mortgages	43	$42
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$5
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
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		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$4
2074	Commit/sell 25- or 30-yr FRM MBS		$22
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$18
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$52
2136	Commit/sell "other" Mortgage loans, svc released		$3
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		$5
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$6
2214	Firm commit/originate 25- or 30-year FRM loans	10	$18

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2216	Firm commit/originate "other" Mortgage loans	11	$20
3034	Option to sell 25- or 30-year FRMs		$7
3036	Option to sell "other" Mortgages		$0
3074	Short option to sell 25- or 30-yr FRMs		$2
4002	Commit/purchase non-Mortgage financial assets	7	$14
4022	Commit/sell non-Mortgage financial assets		$6
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	92	$92
9512	Adjustable-rate construction loans in process	42	$54

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$7
180	Consumer loans; loans on deposits		$2
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	44	$94
220	Variable-rate FHLB advances	27	$84
299	Other variable-rate	7	$7
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	116	$614	$619	$615	$604	$583	$560	$538
123 - Mortgage Derivatives - M/V estimate	54	$176	$178	$178	$174	$169	$164	$158
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$88	$90	$89	$88	$86	$84	$83
280 - FHLB putable advance-M/V estimate	18	$62	$65	$63	$62	$61	$61	$59
281 - FHLB convertible advance-M/V estimate	18	$67	$71	$69	$68	$67	$67	$66
282 - FHLB callable advance-M/V estimate		$3	$3	$3	$3	$3	$3	$3
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$0	$0	$0	$0
289 - Other FHLB structured advances - M/V estimate	7	$47	$50	$49	$47	$46	$46	$45
290 - Other structured borrowings - M/V estimate		$8	$8	$8	$8	$7	$7	$7
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4	$4	$4	$4	$4	$4	$4