Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 228** **December 2010**

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	14,248	-2,038	-13 %	11.38 %	-114 bp
+200 bp	15,341	-945	-6 %	12.06 %	-46 bp
+100 bp	16,087	-199	-1 %	12.48 %	-4 bp
0 bp	16,286			12.52 %	
-100 bp	16,254	-32	0 %	12.42 %	-10 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.52 %	11.77 %	11.25 %
Post-shock NPV Ratio	12.06 %	11.41 %	10.31 %
Sensitivity Measure: Decline in NPV Ratio	46 bp	36 bp	94 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	15,176	14,780	14,109	13,330	12,524	14,220	103.94	3.61
30-Year Mortgage Securities	2,018	1,950	1,853	1,747	1,638	1,914	101.87	4.22
15-Year Mortgages and MBS	11,913	11,667	11,286	10,868	10,442	11,251	103.69	2.69
Balloon Mortgages and MBS	3,071	3,059	3,028	2,984	2,930	2,882	106.15	0.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,023	2,023	2,012	1,997	1,976	1,930	104.79	0.26
7 Month to 2 Year Reset Frequency	8,380	8,386	8,348	8,268	8,145	8,063	104.00	0.19
2+ to 5 Year Reset Frequency	4,890	4,866	4,791	4,675	4,510	4,688	103.81	1.03
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	62	61	59	58	57	59	103.43	2.09
2 Month to 5 Year Reset Frequency	700	693	682	670	658	668	103.85	1.26
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,448	3,420	3,381	3,341	3,302	3,397	100.69	0.98
Adjustable-Rate, Fully Amortizing	4,661	4,630	4,583	4,536	4,488	4,607	100.50	0.85
Fixed-Rate, Balloon	6,259	6,122	5,967	5,817	5,672	5,671	107.95	2.39
Fixed-Rate, Fully Amortizing	4,388	4,244	4,099	3,964	3,838	3,889	109.13	3.40
Construction and Land Loans								
Adjustable-Rate	1,343	1,340	1,336	1,332	1,328	1,345	99.69	0.24
Fixed-Rate	997	984	967	950	933	995	98.95	1.54
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,695	8,682	8,659	8,636	8,613	8,667	100.17	0.21
Fixed-Rate	3,173	3,121	3,059	3,000	2,943	2,977	104.84	1.82
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,413	2,376	2,321	2,258	2,191	2,376	100.00	1.95
Accrued Interest Receivable	319	319	319	319	319	319	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	22	40	58	74	88			-45.34
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-13	-16	-17	-17			-25.72
TOTAL MORTGAGE LOANS AND SECURITIES	**83,993**	**82,808**	**80,965**	**78,872**	**76,644**	**79,949**	**103.58**	**1.83**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,428	3,421	3,411	3,401	3,392	3,425	99.89	0.25
Fixed-Rate	2,548	2,472	2,393	2,318	2,246	2,325	106.34	3.15
Consumer Loans								
Adjustable-Rate	4,449	4,441	4,427	4,414	4,400	4,178	106.28	0.25
Fixed-Rate	6,942	6,871	6,775	6,682	6,592	6,955	98.79	1.22
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-190	-189	-187	-185	-183	-189	0.00	0.95
Accrued Interest Receivable	86	86	86	86	86	86	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,263**	**17,101**	**16,904**	**16,715**	**16,533**	**16,780**	**101.92**	**1.05**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,862	1,862	1,862	1,862	1,862	1,862	100.00	0.00
Equities and All Mutual Funds	130	128	125	122	119	128	100.10	1.95
Zero-Coupon Securities	69	67	65	64	63	64	105.03	2.44
Government and Agency Securities	1,171	1,139	1,105	1,072	1,041	1,108	102.86	2.90
Term Fed Funds, Term Repos	5,703	5,700	5,691	5,683	5,674	5,697	100.06	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	932	894	858	824	793	848	105.54	4.12
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,549	7,414	7,190	6,934	6,682	7,421	99.91	2.42
Structured Securities (Complex)	2,684	2,630	2,529	2,410	2,283	2,687	97.86	2.94
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,099**	**19,835**	**19,426**	**18,971**	**18,517**	**19,814**	**100.10**	**1.70**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,402	1,402	1,402	1,402	1,402	1,402	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	33	31	28	26	33	100.00	6.80
Office Premises and Equipment	1,418	1,418	1,418	1,418	1,418	1,418	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,904**	**2,902**	**2,900**	**2,897**	**2,895**	**2,902**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	684	872	1,036	1,133	1,179			-20.17
Adjustable-Rate Servicing	23	26	36	37	36			-24.57
Float on Mortgages Serviced for Others	381	473	571	643	697			-20.13
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,088**	**1,372**	**1,643**	**1,813**	**1,912**			**-20.24**
OTHER ASSETS								
Purchased and Excess Servicing						939		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,058	4,058	4,058	4,058	4,058	4,058	100.00	0.00
Miscellaneous II						697		
Deposit Intangibles								
Retail CD Intangible	86	96	140	158	175			-28.35
Transaction Account Intangible	318	441	669	883	1,091			-39.72
MMDA Intangible	568	677	956	1,218	1,449			-28.67
Passbook Account Intangible	525	669	962	1,238	1,499			-32.66
Non-Interest-Bearing Account Intangible	-4	110	225	335	439			-104.31
TOTAL OTHER ASSETS	**5,550**	**6,051**	**7,010**	**7,890**	**8,711**	**5,693**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						270		
TOTAL ASSETS	**130,898**	**130,069**	**128,848**	**127,158**	**125,212**	**125,408**	**104/102*** **	**0.79/1.37*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	28,954	28,926	28,821	28,719	28,625	28,687	100.83	0.23
Fixed-Rate Maturing in 13 Months or More	18,709	18,334	17,896	17,487	17,120	17,400	105.37	2.22
Variable-Rate	597	596	594	593	591	592	100.68	0.23
Demand								
Transaction Accounts	9,323	9,323	9,323	9,323	9,323	9,323	100/95*	0.00/1.97*
MMDAs	18,730	18,730	18,730	18,730	18,730	18,730	100/96*	0.00/1.08*
Passbook Accounts	12,420	12,420	12,420	12,420	12,420	12,420	100/95*	0.00/1.86*
Non-Interest-Bearing Accounts	4,926	4,926	4,926	4,926	4,926	4,926	100/98*	0.00/2.38*
TOTAL DEPOSITS	**93,659**	**93,255**	**92,710**	**92,198**	**91,735**	**92,079**	**101/99***	**0.51/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,171	5,132	5,086	5,041	4,997	5,010	102.44	0.83
Fixed-Rate Maturing in 37 Months or More	3,630	3,464	3,305	3,156	3,014	3,268	105.97	4.69
Variable-Rate	2,354	2,347	2,341	2,335	2,330	2,310	101.62	0.28
TOTAL BORROWINGS	**11,156**	**10,943**	**10,732**	**10,532**	**10,341**	**10,588**	**103.35**	**1.94**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	878	878	878	878	878	878	100.00	0.00
Other Escrow Accounts	215	208	202	196	191	224	92.81	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,423	2,423	2,423	2,423	2,423	2,423	100.00	0.00
Miscellaneous II	0	0	0	0	0	65		
TOTAL OTHER LIABILITIES	**3,516**	**3,509**	**3,503**	**3,497**	**3,492**	**3,590**	**97.75**	**0.18**
Other Liabilities not Included Above								
Self-Valued	6,358	6,171	5,988	5,832	5,706	5,750	107.32	3.00
Unamortized Yield Adjustments						-6		
TOTAL LIABILITIES	**114,688**	**113,878**	**112,933**	**112,058**	**111,274**	**112,000**	**102/100****	**0.77/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	73	-43	-213	-385	-553			
ARMs	-2	-7	-11	-16	-28			
Other Mortgages	1	0	-2	-5	-9			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-9	-21	-40	-59	-80			
Sell Mortgages and MBS	-121	171	560	950	1,330			
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	-4	2	7	11	16			
Pay Floating, Receive Fixed Swaps	10	7	5	2	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	-3	-4	-8	-11	-15			
Self-Valued	99	-9	-126	-247	-352			
TOTAL OFF-BALANCE-SHEET POSITIONS	**44**	**95**	**172**	**241**	**309**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	130,898	130,069	128,848	127,158	125,212	125,408	104/102***	0.79/1.37***
MINUS TOTAL LIABILITIES	114,688	113,878	112,933	112,058	111,274	112,000	102/100**	0.77/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	44	95	172	241	309			
TOTAL NET PORTFOLIO VALUE #	16,254	16,286	16,087	15,341	14,248	13,408	121.47	0.51

* 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	$5,229	$5,196	$3,219	$474	$101
WARM	349 mo	313 mo	308 mo	282 mo	228 mo
WAC	4.47%	5.48%	6.37%	7.28%	8.76%
Amount of these that is FHA or VA Guaranteed	$670	$76	$30	$10	$5
Securities Backed by Conventional Mortgages	$937	$245	$154	$14	$3
WARM	331 mo	285 mo	311 mo	199 mo	169 mo
Weighted Average Pass-Through Rate	3.79%	5.27%	6.06%	7.13%	8.39%
Securities Backed by FHA or VA Mortgages	$170	$282	$107	$1	$2
WARM	337 mo	304 mo	332 mo	235 mo	182 mo
Weighted Average Pass-Through Rate	4.07%	5.08%	6.12%	7.19%	8.60%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,306	$2,285	$1,063	$285	$73
WAC	4.21%	5.40%	6.37%	7.31%	8.68%
Mortgage Securities	$2,427	$632	$175	$6	$0
Weighted Average Pass-Through Rate	3.93%	5.20%	6.06%	7.29%	8.37%
WARM (of 15-Year Loans and Securities)	157 mo	123 mo	129 mo	124 mo	103 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$780	$854	$601	$224	$55
WAC	4.24%	5.40%	6.39%	7.32%	8.50%
Mortgage Securities	$214	$135	$17	$1	$0
Weighted Average Pass-Through Rate	4.42%	5.31%	6.13%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	84 mo	69 mo	53 mo	44 mo	30 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$30,267

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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	$195	$15	$0	$12
WAC	6.47%	3.34%	4.94%	0.00%	6.05%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,930	$7,868	$4,673	$59	$655
Weighted Average Margin	248 bp	269 bp	260 bp	268 bp	256 bp
WAC	4.24%	4.48%	4.93%	3.28%	5.12%
WARM	254 mo	284 mo	305 mo	360 mo	284 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	42 mo	8 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$15,408**

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	$9	$41	$62	$19	$2
Weighted Average Distance from Lifetime Cap	126 bp	80 bp	100 bp	83 bp	137 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$22	$107	$33	$0	$4
Weighted Average Distance from Lifetime Cap	318 bp	351 bp	330 bp	0 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,730	$7,686	$4,456	$39	$601
Weighted Average Distance from Lifetime Cap	726 bp	672 bp	574 bp	779 bp	678 bp
Balances Without Lifetime Cap	$169	$229	$136	$1	$60
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,605	$7,681	$4,351	$6	$521
Weighted Average Periodic Rate Cap	139 bp	192 bp	212 bp	175 bp	184 bp
Balances Subject to Periodic Rate Floors	$690	$5,851	$3,696	$5	$475
MBS Included in ARM Balances	$641	$973	$588	$9	$21

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,397	$4,607
WARM	65 mo	164 mo
Remaining Term to Full Amortization	266 mo	
Rate Index Code	0	0
Margin	237 bp	255 bp
Reset Frequency	29 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$108	$80
Wghted Average Distance to Lifetime Cap	139 bp	109 bp
Fixed-Rate:		
Balances	$5,671	$3,889
WARM	36 mo	96 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.09%	6.14%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,345	$995
WARM	53 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	198 bp	5.78%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,667	$2,977
WARM	139 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	6.86%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,425	$2,325
WARM	35 mo	50 mo
Margin in Column 1; WAC in Column 2	121 bp	6.36%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,178	$6,955
WARM	98 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	624 bp	6.82%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$52	$632
Fixed Rate		
Remaining WAL <= 5 Years	$441	$5,222
Remaining WAL 5-10 Years	$694	$83
Remaining WAL Over 10 Years	$167	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$8	$0
WAC	0.36%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,363	$6,003

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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	$38,072	$37,001	$19,425	$2,904	$326
WARM	283 mo	309 mo	301 mo	281 mo	178 mo
Weighted Average Servicing Fee	26 bp	31 bp	32 bp	35 bp	31 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	568 loans
FHA/VA	124 loans
Subserviced by Others	41 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$4,249	$3
WARM (in months)	318 mo	148 mo
Weighted Average Servicing Fee	29 bp	38 bp

Total # of Adjustable-Rate Loans Serviced	21 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$101,981**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,862		
Equity Securities Carried at Fair Value	$128		
Zero-Coupon Securities	$64	1.57%	27 mo
Government & Agency Securities	$1,108	2.27%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,697	0.33%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$848	4.20%	63 mo
Memo: Complex Securities (from supplemental reporting)	$2,687		

Total Cash, Deposits, and Securities **$12,393**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,022
Accrued Interest Receivable	$319
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-93
Valuation Allowances	$1,647
Unrealized Gains (Losses)	$165

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$237
Accrued Interest Receivable	$86
Less: Unamortized Yield Adjustments	$-35
Valuation Allowances	$426
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$49
Repossessed Assets	$1,402
Equity Investments Not Carried at Fair Value	$33
Office Premises and Equipment	
	$1,418
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-24
Valuation Allowances	$1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$939
Miscellaneous I	
Miscellaneous II	$4,058
	$697
TOTAL ASSETS	**$125,353**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$14
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$12
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$31
Mortgage-Related Mututal Funds	$96
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,633
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$2,810
Weighted Average Servicing Fee	18 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$666

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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	$6,354	$2,954	$373	$89
WAC	1.10%	2.47%	4.29%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,430	$8,514	$1,063	$141
WAC	1.03%	2.04%	4.72%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,973	$5,120	$87
WAC		1.72%	4.07%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,307	$36
WAC			3.19%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$46,088**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,381	$3,094	$1,654
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,719	$17,934	$9,872
Penalty in Months of Forgone Interest	3.68 mo	6.38 mo	7.05 mo
Balances in New Accounts	$1,296	$935	$372

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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%	$2,045	$662	$800	1.18%
3.00 to 3.99%	$145	$391	$1,642	3.29%
4.00 to 4.99%	$194	$1,221	$391	4.37%
5.00 to 5.99%	$42	$304	$383	5.20%
6.00 to 6.99%	$1	$4	$44	6.52%
7.00 to 7.99%	$0	$1	$10	7.31%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	20 mo	62 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$8,278**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,651
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	$9,323	0.43%	$222
Money Market Deposit Accounts (MMDAs)	$18,730	0.86%	$917
Passbook Accounts	$12,420	0.51%	$654
Non-Interest-Bearing Non-Maturity Deposits	$4,926		$177
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$226	0.01%	
Escrow for Mortgages Serviced for Others	$652	0.01%	
Other Escrows	$224	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,502		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,423		
Miscellaneous II	$65		
TOTAL LIABILITIES	**$112,000**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$6
EQUITY CAPITAL	$13,347
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$125,353**

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		$27
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$61
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	31	$331
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$11
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	89	$1,099
1014	Opt commitment to orig 25- or 30-year FRMs	77	$2,547
1016	Opt commitment to orig "other" Mortgages	56	$142
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$15
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$698
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$1,046
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2042	Commit/purchase 1-month COFI ARM MBS		$1,072
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2062	Commit/sell 1-month COFI ARM MBS		$297
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,050
2074	Commit/sell 25- or 30-yr FRM MBS		$3,381
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$13
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$190
2136	Commit/sell "other" Mortgage loans, svc released		$5
2202	Firm commitment to originate 1-month COFI ARM loans		$7

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$56
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
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	20	$54
2214	Firm commit/originate 25- or 30-year FRM loans	18	$18
2216	Firm commit/originate "other" Mortgage loans	12	$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$11
4002	Commit/purchase non-Mortgage financial assets	17	$41
4022	Commit/sell non-Mortgage financial assets		$6
5002	IR swap: pay fixed, receive 1-month LIBOR		$45
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$29
5044	IR swap: pay the prime rate, receive fixed		$34
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$9
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6004	Interest rate Cap based on 3-month LIBOR		$25
6034	Short interest rate Cap based on 3-month LIBOR		$15
9012	Long call option on Treasury bond futures contract		$2
9502	Fixed-rate construction loans in process	85	$320
9512	Adjustable-rate construction loans in process	53	$228

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$32
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$153
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		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$30
120	Other investment securities, fixed-coupon securities	6	$53
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
130	Construction and land loans (adj-rate)		$70
150	Commercial loans (adj-rate)		$31
180	Consumer loans; loans on deposits		$5
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$280
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$68
187	Consumer loans; recreational vehicles		$393
189	Consumer loans; other		$34
200	Variable-rate, fixed-maturity CDs	69	$592
220	Variable-rate FHLB advances	15	$505
299	Other variable-rate	21	$1,805
300	Govt. & agency securities, fixed-coupon securities		$2
302	Govt. & agency securities, floating-rate securities		$0

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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	131	$2,687	$2,684	$2,630	$2,529	$2,410	$2,283
123 - Mortgage Derivatives - M/V estimate	85	$7,421	$7,549	$7,414	$7,190	$6,934	$6,682
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$58	$59	$58	$58	$57	$56
280 - FHLB putable advance-M/V estimate	43	$2,496	$2,805	$2,701	$2,609	$2,538	$2,486
281 - FHLB convertible advance-M/V estimate	18	$1,236	$1,322	$1,298	$1,274	$1,252	$1,234
282 - FHLB callable advance-M/V estimate		$204	$230	$223	$216	$210	$206
289 - Other FHLB structured advances - M/V estimate		$8	$9	$9	$9	$9	$8
290 - Other structured borrowings - M/V estimate	12	$1,806	$1,991	$1,940	$1,881	$1,823	$1,771
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$380	$99	$-9	$-126	$-247	$-352