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: 423** **March 2008**

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	14,476	-3,403	-19 %	10.70 %	-198 bp
+200 bp	15,893	-1,986	-11 %	11.56 %	-112 bp
+100 bp	17,082	-796	-4 %	12.25 %	-43 bp
0 bp	17,879			12.68 %	
-100 bp	18,137	259	+1 %	12.76 %	+8 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	12.68 %	13.32 %	13.86 %
Post-shock NPV Ratio	11.56 %	11.92 %	12.08 %
Sensitivity Measure: Decline in NPV Ratio	112 bp	140 bp	177 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	15,190	14,900	14,445	13,855	13,252	14,645	101.74	2.50
30-Year Mortgage Securities	2,342	2,286	2,202	2,108	2,017	2,276	100.42	3.06
15-Year Mortgages and MBS	17,163	16,826	16,357	15,813	15,247	16,502	101.96	2.40
Balloon Mortgages and MBS	5,280	5,214	5,135	5,041	4,932	5,186	100.55	1.39
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,354	1,346	1,338	1,330	1,323	1,338	100.59	0.62
7 Month to 2 Year Reset Frequency	8,064	7,995	7,927	7,855	7,763	7,874	101.54	0.85
2+ to 5 Year Reset Frequency	8,052	7,963	7,862	7,722	7,513	7,786	102.26	1.19
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	348	345	341	337	333	343	100.57	0.99
2 Month to 5 Year Reset Frequency	1,642	1,620	1,596	1,571	1,543	1,610	100.61	1.41
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,913	3,865	3,819	3,774	3,729	3,783	102.18	1.22
Adjustable-Rate, Fully Amortizing	8,922	8,817	8,715	8,612	8,508	8,622	102.27	1.17
Fixed-Rate, Balloon	4,311	4,181	4,056	3,936	3,821	4,043	103.39	3.06
Fixed-Rate, Fully Amortizing	5,883	5,649	5,431	5,229	5,040	5,235	107.89	4.00
Construction and Land Loans								
Adjustable-Rate	6,476	6,456	6,435	6,415	6,395	6,453	100.05	0.32
Fixed-Rate	3,658	3,593	3,530	3,469	3,411	3,629	99.01	1.78
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,325	4,309	4,294	4,279	4,264	4,295	100.34	0.36
Fixed-Rate	3,712	3,637	3,565	3,496	3,429	3,576	101.72	2.02
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	546	539	532	523	515	539	100.00	1.33
Accrued Interest Receivable	465	465	465	465	465	465	100.00	0.00
Advance for Taxes/Insurance	16	16	16	16	16	16	100.00	0.00
Float on Escrows on Owned Mortgages	12	24	41	60	76			-61.89
LESS: Value of Servicing on Mortgages Serviced by Others	12	13	16	20	23			-13.93
TOTAL MORTGAGE LOANS AND SECURITIES	**101,661**	**100,032**	**98,085**	**95,885**	**93,568**	**98,216**	**101.85**	**1.79**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,166	3,152	3,139	3,127	3,114	3,150	100.07	0.42
Fixed-Rate	2,822	2,730	2,643	2,559	2,480	2,584	105.67	3.29
Consumer Loans								
Adjustable-Rate	1,370	1,363	1,357	1,351	1,345	1,249	109.16	0.45
Fixed-Rate	3,834	3,768	3,705	3,645	3,586	3,756	100.34	1.71
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-94	-93	-91	-90	-89	-93	0.00	1.56
Accrued Interest Receivable	92	92	92	92	92	92	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,189**	**11,013**	**10,845**	**10,683**	**10,528**	**10,737**	**102.57**	**1.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,370	4,370	4,370	4,370	4,370	4,370	100.00	0.00
Equities and All Mutual Funds	1,139	1,112	1,081	1,047	1,013	1,113	99.90	2.63
Zero-Coupon Securities	73	67	62	58	54	54	124.40	8.05
Government and Agency Securities	1,994	1,951	1,910	1,871	1,835	1,857	105.03	2.16
Term Fed Funds, Term Repos	4,531	4,522	4,512	4,503	4,494	4,515	100.15	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,281	1,225	1,172	1,124	1,078	1,239	98.86	4.43
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,357	3,292	3,173	3,050	2,940	3,325	99.00	2.80
Structured Securities (Complex)	3,945	3,886	3,778	3,625	3,455	3,885	100.02	2.15
LESS: Valuation Allowances for Investment Securities	2	1	1	1	1	1	100.00	1.01
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,690**	**20,423**	**20,057**	**19,647**	**19,237**	**20,358**	**100.32**	**1.55**

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Present Value Estimates by Interest Rate Scenario

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	352	352	352	352	352	352	100.00	0.00
Real Estate Held for Investment	58	58	58	58	58	58	100.00	0.00
Investment in Unconsolidated Subsidiaries	46	43	40	37	34	43	100.00	6.80
Office Premises and Equipment	2,377	2,377	2,377	2,377	2,377	2,377	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,833**	**2,830**	**2,827**	**2,824**	**2,821**	**2,830**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	120	144	188	229	249			-23.46
Adjustable-Rate Servicing	7	7	7	7	9			1.79
Float on Mortgages Serviced for Others	91	115	150	184	208			-25.61
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**218**	**266**	**345**	**420**	**466**			**-23.72**
OTHER ASSETS								
Purchased and Excess Servicing						330		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,499	3,499	3,499	3,499	3,499	3,499	100.00	0.00
Miscellaneous II						554		
Deposit Intangibles								
Retail CD Intangible	86	106	118	131	145			-15.54
Transaction Account Intangible	542	782	1,012	1,241	1,435			-30.04
MMDA Intangible	549	740	903	1,049	1,204			-23.93
Passbook Account Intangible	728	1,004	1,262	1,508	1,716			-26.61
Non-Interest-Bearing Account Intangible	191	335	472	602	727			-42.02
TOTAL OTHER ASSETS	**5,594**	**6,466**	**7,267**	**8,030**	**8,725**	**4,384**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						27		
TOTAL ASSETS	**142,185**	**141,031**	**139,426**	**137,489**	**135,345**	**136,551**	**103/101*** **	**0.98/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	45,875	45,731	45,589	45,448	45,310	45,237	101.09	0.31
Fixed-Rate Maturing in 13 Months or More	13,986	13,636	13,301	12,982	12,679	12,773	106.76	2.51
Variable-Rate	845	843	841	840	838	836	100.86	0.20
Demand								
Transaction Accounts	9,769	9,769	9,769	9,769	9,769	9,769	100/92*	0.00/2.62*
MMDAs	13,375	13,375	13,375	13,375	13,375	13,375	100/94*	0.00/1.40*
Passbook Accounts	11,922	11,922	11,922	11,922	11,922	11,922	100/92*	0.00/2.45*
Non-Interest-Bearing Accounts	6,206	6,206	6,206	6,206	6,206	6,206	100/95*	0.00/2.40*
TOTAL DEPOSITS	**101,978**	**101,482**	**101,002**	**100,542**	**100,098**	**100,117**	**101/98***	**0.48/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,876	8,772	8,669	8,569	8,471	8,602	101.97	1.18
Fixed-Rate Maturing in 37 Months or More	3,358	3,192	3,037	2,892	2,757	3,041	104.97	5.02
Variable-Rate	1,532	1,531	1,530	1,529	1,529	1,525	100.38	0.06
TOTAL BORROWINGS	**13,766**	**13,495**	**13,237**	**12,991**	**12,756**	**13,169**	**102.48**	**1.96**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	578	578	578	578	578	578	100.00	0.00
Other Escrow Accounts	84	82	79	77	75	90	90.92	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,535	1,535	1,535	1,535	1,535	1,535	100.00	0.00
Miscellaneous II	0	0	0	0	0	119		
TOTAL OTHER LIABILITIES	**2,196**	**2,194**	**2,191**	**2,189**	**2,187**	**2,321**	**94.51**	**0.11**
Other Liabilities not Included Above								
Self-Valued	6,236	6,074	5,955	5,865	5,766	5,799	104.74	2.32
Unamortized Yield Adjustments						-4		
TOTAL LIABILITIES	**124,176**	**123,244**	**122,385**	**121,588**	**120,807**	**121,402**	**102/99****	**0.73/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	29	11	-21	-60	-98			
ARMs	3	1	-1	-4	-7			
Other Mortgages	7	0	-9	-21	-34			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	9	-12	-35	-59			
Sell Mortgages and MBS	-17	-4	15	38	61			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-12	-8	-4	0	4			
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	-1	1	10	18			
Interest-Rate Caps	0	1	1	2	3			
Interest-Rate Floors	2	1	1	1	1			
Futures	0	0	0	1	1			
Options on Futures	0	0	0	0	0			
Construction LIP	2	-11	-23	-34	-46			
Self-Valued	89	92	94	96	98			
TOTAL OFF-BALANCE-SHEET POSITIONS	**129**	**92**	**42**	**-8**	**-62**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	142,185	141,031	139,426	137,489	135,345	136,551	103/101***	0.98/1.61***
MINUS TOTAL LIABILITIES	124,176	123,244	122,385	121,588	120,807	121,402	102/99**	0.73/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	129	92	42	-8	-62			
TOTAL NET PORTFOLIO VALUE #	18,137	17,879	17,082	15,893	14,476	15,149	118.02	2.95

* 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	$162	$5,653	$7,039	$1,387	$404
WARM	293 mo	317 mo	328 mo	297 mo	253 mo
WAC	4.55%	5.62%	6.34%	7.31%	8.82%
Amount of these that is FHA or VA Guaranteed	$1	$64	$91	$42	$48
Securities Backed by Conventional Mortgages	$413	$1,329	$305	$42	$14
WARM	265 mo	300 mo	304 mo	294 mo	255 mo
Weighted Average Pass-Through Rate	4.47%	5.24%	6.15%	7.19%	8.38%
Securities Backed by FHA or VA Mortgages	$27	$78	$51	$14	$5
WARM	258 mo	268 mo	256 mo	193 mo	193 mo
Weighted Average Pass-Through Rate	4.57%	5.26%	6.28%	7.21%	8.81%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,936	$5,824	$3,184	$1,278	$566
WAC	4.69%	5.44%	6.37%	7.36%	8.81%
Mortgage Securities	$1,374	$2,012	$300	$28	$1
Weighted Average Pass-Through Rate	4.38%	5.23%	6.09%	7.25%	8.48%
WARM (of 15-Year Loans and Securities)	115 mo	149 mo	149 mo	115 mo	93 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$256	$1,104	$1,379	$931	$420
WAC	4.48%	5.52%	6.39%	7.39%	8.51%
Mortgage Securities	$651	$387	$52	$5	$0
Weighted Average Pass-Through Rate	4.21%	5.43%	6.16%	7.09%	8.91%
WARM (of Balloon Loans and Securities)	46 mo	73 mo	72 mo	55 mo	42 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,609**

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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	$15	$222	$109	$0	$40
WAC	4.83%	5.88%	5.81%	0.00%	6.30%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,323	$7,652	$7,678	$343	$1,571
Weighted Average Margin	166 bp	272 bp	261 bp	282 bp	244 bp
WAC	6.09%	6.05%	6.04%	7.01%	6.34%
WARM	173 mo	283 mo	311 mo	362 mo	273 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,951**

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	$60	$251	$115	$19	$35
Weighted Average Distance from Lifetime Cap	128 bp	138 bp	91 bp	119 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$164	$1,493	$424	$239	$362
Weighted Average Distance from Lifetime Cap	338 bp	340 bp	356 bp	320 bp	340 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$752	$5,918	$6,965	$66	$1,128
Weighted Average Distance from Lifetime Cap	1,007 bp	581 bp	596 bp	603 bp	629 bp
Balances Without Lifetime Cap	$363	$212	$282	$19	$84
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$544	$7,244	$6,855	$14	$1,224
Weighted Average Periodic Rate Cap	200 bp	195 bp	233 bp	707 bp	165 bp
Balances Subject to Periodic Rate Floors	$421	$6,397	$6,038	$12	$986
MBS Included in ARM Balances	$242	$1,459	$1,193	$25	$74

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,783	$8,622
WARM	94 mo	197 mo
Remaining Term to Full Amortization	276 mo	
Rate Index Code	0	0
Margin	229 bp	253 bp
Reset Frequency	32 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$111	$394
Wghted Average Distance to Lifetime Cap	64 bp	128 bp
Fixed-Rate:		
Balances	$4,043	$5,235
WARM	46 mo	109 mo
Remaining Term to Full Amortization	240 mo	
WAC	7.01%	6.98%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,453	$3,629
WARM	22 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	7.41%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,295	$3,576
WARM	128 mo	117 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	77 bp	6.91%
Reset Frequency	5 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,150	$2,584
WARM	41 mo	48 mo
Margin in Column 1; WAC in Column 2	111 bp	7.41%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,249	$3,756
WARM	146 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	534 bp	7.95%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$82	$631
Fixed Rate		
Remaining WAL <= 5 Years	$320	$1,718
Remaining WAL 5-10 Years	$98	$207
Remaining WAL Over 10 Years	$50	
Superfloaters	$1	
Inverse Floaters & Super POs	$1	
Other	$6	$76
CMO Residuals:		
Fixed Rate	$0	$110
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	5.36%
Principal-Only MBS	$26	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$594	$2,742

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ASSETS (continued)

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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	$2,473	$13,983	$11,365	$1,552	$491
WARM	138 mo	244 mo	299 mo	270 mo	177 mo
Weighted Average Servicing Fee	27 bp	30 bp	32 bp	38 bp	45 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	262 loans
FHA/VA	29 loans
Subserviced by Others	1 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,031	$883
WARM (in months)	272 mo	46 mo
Weighted Average Servicing Fee	37 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	11 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$31,778**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,370		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,112		
Zero-Coupon Securities	$54	5.43%	91 mo
Government & Agency Securities	$1,857	4.29%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,515	2.76%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,239	5.09%	70 mo
Memo: Complex Securities (from supplemental reporting)	$3,885		

Total Cash, Deposits, and Securities **$17,033**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,182
Accrued Interest Receivable	$465
Advances for Taxes and Insurance	$16
Less: Unamortized Yield Adjustments	$49
Valuation Allowances	$643
Unrealized Gains (Losses)	$47

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$102
Accrued Interest Receivable	$92
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$194
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$58
Repossessed Assets	$352
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$43
Office Premises and Equipment	$2,377
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$9
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$330
Miscellaneous I	$3,499
Miscellaneous II	$554

TOTAL ASSETS	**$136,562**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$208
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$44
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$406
Mortgage-Related Mututal Funds	$706
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,409
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$2,011
Weighted Average Servicing Fee	38 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$94

AGGREGATE SCHEDULE CMR REPORT

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	$13,965	$2,688	$499	$86
WAC	4.54%	4.86%	3.94%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$19,001	$7,732	$1,351	$143
WAC	4.20%	4.82%	4.04%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,807	$3,721	$46
WAC		4.41%	4.55%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$3,245	$18
WAC			4.71%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,009**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,760	$796	$562
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$28,001	$13,621	$6,998
Penalty in Months of Forgone Interest	3.01 mo	5.56 mo	6.20 mo
Balances in New Accounts	$3,350	$878	$265

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%	$1,343	$789	$132	2.41%
3.00 to 3.99%	$331	$1,406	$671	3.54%
4.00 to 4.99%	$244	$2,625	$1,099	4.55%
5.00 to 5.99%	$264	$1,446	$1,026	5.30%
6.00 to 6.99%	$25	$90	$50	6.31%
7.00 to 7.99%	$0	$35	$34	7.40%
8.00 to 8.99%	$1	$2	$25	8.26%
9.00 and Above	$0	$0	$3	9.94%
WARM	1 mo	19 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,643**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,160
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	$9,769	1.00%	$255
Money Market Deposit Accounts (MMDAs)	$13,375	2.21%	$635
Passbook Accounts	$11,922	1.30%	$351
Non-Interest-Bearing Non-Maturity Deposits	$6,206		$157
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$290	0.10%	
Escrow for Mortgages Serviced for Others	$287	0.66%	
Other Escrows	$90	0.56%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$41,939		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,535		
Miscellaneous II	$119		
TOTAL LIABILITIES	**$121,402**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$22
EQUITY CAPITAL	$15,138
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$136,562**

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
1002	Opt commitment to orig 1-month COFI ARMs	8	$23
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	14	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	40	$153
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	59	$62
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	41	$45
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	159	$279
1014	Opt commitment to orig 25- or 30-year FRMs	159	$725
1016	Opt commitment to orig "other" Mortgages	124	$516
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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		$11
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$15
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$12
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$14
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		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	30	$42
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	44	$150
2036	Commit/sell "other" Mortgage loans, svc retained	6	$22
2054	Commit/purchase 25- to 30-year FRM MBS		$15
2074	Commit/sell 25- or 30-yr FRM MBS		$18
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$30
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	25	$19

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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
2134	Commit/sell 25- or 30-yr FRM loans, svc released	48	$199
2136	Commit/sell "other" Mortgage loans, svc released		$29
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	16	$30
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	20	$95
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$25
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	52	$91
2214	Firm commit/originate 25- or 30-year FRM loans	59	$148
2216	Firm commit/originate "other" Mortgage loans	46	$258
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$5
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$6
3032	Option to sell 10-, 15-, or 20-year FRMs		$10
3034	Option to sell 25- or 30-year FRMs		$177
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$9
4002	Commit/purchase non-Mortgage financial assets	40	$108
4022	Commit/sell non-Mortgage financial assets		$9
5004	IR swap: pay fixed, receive 3-month LIBOR		$117
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
6002	Interest rate Cap based on 1-month LIBOR		$103
6004	Interest rate Cap based on 3-month LIBOR		$95
7022	Interest rate floor based on the prime rate		$10

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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
8038	Short futures contract on 5-year Treasury note		$6
9502	Fixed-rate construction loans in process	195	$866
9512	Adjustable-rate construction loans in process	141	$848

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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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$39
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$247
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		$102
120	Other investment securities, fixed-coupon securities	7	$57
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$21
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$100
130	Construction and land loans (adj-rate)		$52
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$60
180	Consumer loans; loans on deposits		$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$165
184	Consumer loans; mobile home loans		$35
185	Consumer loans; credit cards		$201
187	Consumer loans; recreational vehicles		$188
189	Consumer loans; other	6	$21
200	Variable-rate, fixed-maturity CDs	127	$836
220	Variable-rate FHLB advances	45	$714
299	Other variable-rate	39	$812
300	Govt. & agency securities, fixed-coupon securities		$37
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	228	$3,885	$3,945	$3,886	$3,778	$3,625	$3,455
123 - Mortgage Derivatives - M/V estimate	168	$3,325	$3,357	$3,292	$3,173	$3,050	$2,940
129 - Mortgage-Related Mutual Funds - M/V estimate	40	$461	$465	$460	$452	$440	$429
280 - FHLB putable advance-M/V estimate	77	$1,824	$1,981	$1,922	$1,879	$1,851	$1,795
281 - FHLB convertible advance-M/V estimate	83	$2,796	$3,012	$2,936	$2,880	$2,835	$2,802
282 - FHLB callable advance-M/V estimate	15	$386	$409	$399	$392	$387	$386
283 - FHLB periodic floor floating rate advance-M/V Estimates		$23	$23	$23	$23	$23	$23
289 - Other FHLB structured advances - M/V estimate	17	$353	$379	$369	$360	$352	$345
290 - Other structured borrowings - M/V estimate	17	$418	$433	$425	$421	$418	$415
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$109	$89	$92	$94	$96	$98