Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR | **Reporting Dockets: 187** | **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	16,038	-2,810	-15 %	11.69 %	-158 bp
+200 bp	17,360	-1,488	-8 %	12.48 %	-79 bp
+100 bp	18,281	-567	-3 %	12.99 %	-28 bp
0 bp	18,848			13.27 %	
-100 bp	19,019	171	+1 %	13.31 %	+3 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	13.27 %	13.03 %	0.00 %
Post-shock NPV Ratio	12.48 %	12.49 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	79 bp	54 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	NA

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	16,352	16,039	15,546	14,896	14,230	15,791	101.57	2.51
30-Year Mortgage Securities	1,744	1,714	1,670	1,608	1,537	1,677	102.19	2.18
15-Year Mortgages and MBS	9,433	9,254	9,000	8,702	8,393	9,076	101.97	2.34
Balloon Mortgages and MBS	3,314	3,268	3,211	3,143	3,063	3,258	100.31	1.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,738	2,723	2,708	2,693	2,676	2,662	102.28	0.55
7 Month to 2 Year Reset Frequency	12,835	12,733	12,635	12,531	12,389	12,516	101.74	0.79
2+ to 5 Year Reset Frequency	11,343	11,219	11,082	10,904	10,592	10,956	102.40	1.17
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	88	87	87	86	86	87	100.76	0.53
2 Month to 5 Year Reset Frequency	483	476	469	462	454	473	100.68	1.44
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,301	2,271	2,241	2,213	2,185	2,214	102.55	1.32
Adjustable-Rate, Fully Amortizing	4,380	4,339	4,299	4,258	4,217	4,265	101.74	0.93
Fixed-Rate, Balloon	4,132	4,006	3,886	3,770	3,659	3,923	102.11	3.07
Fixed-Rate, Fully Amortizing	3,000	2,892	2,792	2,699	2,613	2,733	105.83	3.59
Construction and Land Loans								
Adjustable-Rate	4,020	4,007	3,993	3,979	3,966	4,014	99.83	0.34
Fixed-Rate	1,371	1,346	1,322	1,298	1,275	1,364	98.67	1.84
Second-Mortgage Loans and Securities								
Adjustable-Rate	7,421	7,400	7,378	7,358	7,337	7,385	100.20	0.29
Fixed-Rate	3,926	3,841	3,760	3,683	3,608	3,699	103.84	2.16
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,382	1,364	1,343	1,318	1,288	1,364	100.00	1.42
Accrued Interest Receivable	426	426	426	426	426	426	100.00	0.00
Advance for Taxes/Insurance	31	31	31	31	31	31	100.00	0.00
Float on Escrows on Owned Mortgages	9	17	30	46	61			-62.08
LESS: Value of Servicing on Mortgages Serviced by Others	0	-1	-3	-4	-4			-154.92
TOTAL MORTGAGE LOANS AND SECURITIES	**90,727**	**89,454**	**87,912**	**86,108**	**84,091**	**87,913**	**101.75**	**1.57**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,195	3,188	3,181	3,174	3,167	3,191	99.89	0.22
Fixed-Rate	1,753	1,695	1,640	1,588	1,538	1,619	104.72	3.33
Consumer Loans								
Adjustable-Rate	10,570	10,545	10,521	10,497	10,473	9,988	105.57	0.23
Fixed-Rate	13,534	13,408	13,286	13,167	13,051	13,344	100.48	0.92
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-691	-688	-685	-682	-679	-688	0.00	0.45
Accrued Interest Receivable	141	141	141	141	141	141	100.00	0.00
TOTAL NONMORTGAGE LOANS	**28,501**	**28,289**	**28,083**	**27,884**	**27,691**	**27,595**	**102.51**	**0.74**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,000	3,000	3,000	3,000	3,000	3,000	100.00	0.00
Equities and All Mutual Funds	364	355	345	334	324	355	99.86	2.64
Zero-Coupon Securities	16	15	14	13	12	13	116.22	6.42
Government and Agency Securities	870	855	841	827	815	821	104.11	1.68
Term Fed Funds, Term Repos	2,463	2,459	2,454	2,450	2,445	2,454	100.19	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	975	933	894	858	826	946	98.56	4.38
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,664	6,602	6,406	6,154	5,907	6,562	100.62	1.95
Structured Securities (Complex)	1,565	1,540	1,509	1,452	1,381	1,554	99.14	1.81
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.99
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,915**	**15,758**	**15,462**	**15,088**	**14,709**	**15,704**	**100.34**	**1.44**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	600	600	600	600	600	600	100.00	0.00
Real Estate Held for Investment	26	26	26	26	26	26	100.00	0.00
Investment in Unconsolidated Subsidiaries	27	25	23	21	20	25	100.00	6.80
Office Premises and Equipment	1,336	1,336	1,336	1,336	1,336	1,336	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,987**	**1,986**	**1,984**	**1,982**	**1,981**	**1,986**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	249	287	370	507	607			-21.02
Adjustable-Rate Servicing	31	31	29	29	40			3.28
Float on Mortgages Serviced for Others	191	231	288	362	429			-21.02
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**472**	**548**	**687**	**898**	**1,076**			**-19.67**
OTHER ASSETS								
Purchased and Excess Servicing						751		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,710	3,710	3,710	3,710	3,710	3,710	100.00	0.00
Miscellaneous II						1,246		
Deposit Intangibles								
Retail CD Intangible	78	100	112	125	138			-17.27
Transaction Account Intangible	357	516	667	818	944			-30.04
MMDA Intangible	577	783	954	1,102	1,276			-24.02
Passbook Account Intangible	509	703	882	1,051	1,185			-26.52
Non-Interest-Bearing Account Intangible	100	175	247	315	380			-42.01
TOTAL OTHER ASSETS	**5,331**	**5,986**	**6,572**	**7,120**	**7,632**	**5,708**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						162		
TOTAL ASSETS	**142,933**	**142,021**	**140,700**	**139,081**	**137,180**	**139,069**	**102/100*****	**0.79/1.25*****

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	42,686	42,562	42,440	42,320	42,204	42,128	101.03	0.29
Fixed-Rate Maturing in 13 Months or More	12,561	12,247	11,946	11,664	11,397	11,426	107.19	2.51
Variable-Rate	1,538	1,538	1,537	1,537	1,536	1,535	100.18	0.03
Demand								
Transaction Accounts	6,467	6,467	6,467	6,467	6,467	6,467	100/92*	0.00/2.61*
MMDAs	14,186	14,186	14,186	14,186	14,186	14,186	100/94*	0.00/1.40*
Passbook Accounts	8,383	8,383	8,383	8,383	8,383	8,383	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	3,240	3,240	3,240	3,240	3,240	3,240	100/95*	0.00/2.40*
TOTAL DEPOSITS	**89,062**	**88,624**	**88,200**	**87,797**	**87,413**	**87,365**	**101/99***	**0.49/1.22***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,426	9,326	9,229	9,134	9,042	9,167	101.73	1.05
Fixed-Rate Maturing in 37 Months or More	2,518	2,400	2,288	2,184	2,085	2,275	105.50	4.79
Variable-Rate	2,926	2,917	2,910	2,903	2,897	2,864	101.87	0.28
TOTAL BORROWINGS	**14,870**	**14,643**	**14,427**	**14,221**	**14,024**	**14,306**	**102.36**	**1.51**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	947	947	947	947	947	947	100.00	0.00
Other Escrow Accounts	104	101	98	95	93	110	91.90	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,023	7,023	7,023	7,023	7,023	7,023	100.00	0.00
Miscellaneous II	0	0	0	0	0	70		
TOTAL OTHER LIABILITIES	**8,074**	**8,071**	**8,068**	**8,065**	**8,063**	**8,149**	**99.04**	**0.04**
Other Liabilities not Included Above								
Self-Valued	11,946	11,565	11,244	10,995	10,813	10,865	106.45	3.04
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**123,951**	**122,903**	**121,939**	**121,078**	**120,312**	**120,679**	**102/100****	**0.82/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	197	23	-294	-697	-1,083			
ARMs	0	-5	-9	-16	-22			
Other Mortgages	10	0	-14	-30	-49			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	64	5	-96	-216	-329			
Sell Mortgages and MBS	-375	-90	406	1,022	1,589			
Purchase Non-Mortgage Items	29	0	-20	-35	-46			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-1	1	3	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	0	1	2	3			
Interest-Rate Caps	0	1	1	2	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	128	0	-116	-222	-318			
Options on Futures	-121	-223	-321	-410	-491			
Construction LIP	2	-12	-27	-41	-54			
Self-Valued	105	32	6	-4	-37			
TOTAL OFF-BALANCE-SHEET POSITIONS	**37**	**-270**	**-480**	**-643**	**-829**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	142,933	142,021	140,700	139,081	137,180	139,069	102/100***	0.79/1.25***
MINUS TOTAL LIABILITIES	123,951	122,903	121,939	121,078	120,312	120,679	102/100**	0.82/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	37	-270	-480	-643	-829			
TOTAL NET PORTFOLIO VALUE #	19,019	18,848	18,281	17,360	16,038	18,389	102.49	1.96

* 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	$371	$6,081	$7,761	$1,302	$275
WARM	314 mo	329 mo	341 mo	328 mo	290 mo
WAC	4.56%	5.64%	6.39%	7.30%	8.91%
Amount of these that is FHA or VA Guaranteed	$1	$233	$627	$105	$11
Securities Backed by Conventional Mortgages	$80	$712	$766	$28	$6
WARM	213 mo	325 mo	339 mo	227 mo	229 mo
Weighted Average Pass-Through Rate	4.40%	5.53%	6.43%	7.17%	8.57%
Securities Backed by FHA or VA Mortgages	$19	$52	$10	$2	$2
WARM	309 mo	323 mo	292 mo	238 mo	194 mo
Weighted Average Pass-Through Rate	4.52%	5.13%	6.14%	7.12%	8.81%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,224	$3,817	$1,725	$536	$141
WAC	4.74%	5.45%	6.37%	7.33%	8.73%
Mortgage Securities	$534	$881	$203	$14	$1
Weighted Average Pass-Through Rate	4.45%	5.26%	6.08%	7.35%	8.54%
WARM (of 15-Year Loans and Securities)	122 mo	138 mo	144 mo	118 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$281	$869	$1,045	$407	$203
WAC	4.53%	5.51%	6.41%	7.34%	8.67%
Mortgage Securities	$328	$104	$21	$0	$0
Weighted Average Pass-Through Rate	4.39%	5.48%	6.05%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	96 mo	86 mo	82 mo	58 mo	26 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$29,801**

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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	$46	$363	$13	$0	$1
WAC	6.96%	6.03%	6.20%	0.00%	7.06%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,616	$12,153	$10,944	$87	$473
Weighted Average Margin	260 bp	283 bp	268 bp	306 bp	260 bp
WAC	5.93%	6.00%	6.12%	6.71%	6.27%
WARM	272 mo	310 mo	328 mo	35 mo	244 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	39 mo	3 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$26,694**

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	$139	$181	$74	$1	$1
Weighted Average Distance from Lifetime Cap	161 bp	145 bp	51 bp	75 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$419	$1,365	$129	$3	$34
Weighted Average Distance from Lifetime Cap	320 bp	345 bp	362 bp	241 bp	346 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,146	$10,348	$10,503	$8	$394
Weighted Average Distance from Lifetime Cap	991 bp	571 bp	573 bp	745 bp	588 bp
Balances Without Lifetime Cap	$958	$622	$250	$75	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,561	$11,956	$10,574	$8	$397
Weighted Average Periodic Rate Cap	153 bp	223 bp	310 bp	189 bp	179 bp
Balances Subject to Periodic Rate Floors	$453	$9,406	$8,442	$6	$415
MBS Included in ARM Balances	$1,086	$1,970	$1,346	$8	$17

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,214	$4,265
WARM	73 mo	159 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	247 bp	246 bp
Reset Frequency	36 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$43	$118
Wghted Average Distance to Lifetime Cap	67 bp	105 bp
Fixed-Rate:		
Balances	$3,923	$2,733
WARM	45 mo	101 mo
Remaining Term to Full Amortization	270 mo	
WAC	6.57%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,014	$1,364
WARM	27 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	157 bp	7.09%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,385	$3,699
WARM	152 mo	140 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	7.74%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,191	$1,619
WARM	29 mo	48 mo
Margin in Column 1; WAC in Column 2	85 bp	6.92%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,988	$13,344
WARM	47 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,108 bp	12.22%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$128	$622
Fixed Rate		
Remaining WAL <= 5 Years	$200	$5,034
Remaining WAL 5-10 Years	$319	$152
Remaining WAL Over 10 Years	$31	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$36	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	5.36%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$715	$5,808

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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	$2,844	$19,959	$34,150	$7,864	$1,288
WARM	122 mo	265 mo	326 mo	325 mo	286 mo
Weighted Average Servicing Fee	30 bp	30 bp	34 bp	36 bp	32 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	517 loans
FHA/VA	27 loans
Subserviced by Others	3 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$7,728	$11
WARM (in months)	326 mo	216 mo
Weighted Average Servicing Fee	29 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	39 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$73,845**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,000		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$355		
Zero-Coupon Securities	$13	5.08%	76 mo
Government & Agency Securities	$821	4.22%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,454	2.93%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$946	5.27%	84 mo
Memo: Complex Securities (from supplemental reporting)	$1,554		

Total Cash, Deposits, and Securities **$9,142**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,038
Accrued Interest Receivable	$426
Advances for Taxes and Insurance	$31
Less: Unamortized Yield Adjustments	$-103
Valuation Allowances	$674
Unrealized Gains (Losses)	$54

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$100
Accrued Interest Receivable	$141
Less: Unamortized Yield Adjustments	$-36
Valuation Allowances	$789
Unrealized Gains (Losses)	$5

OTHER ITEMS	
Real Estate Held for Investment	$26
Repossessed Assets	$600
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$25
Office Premises and Equipment	$1,336
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-23
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$751
Miscellaneous I	$3,710
Miscellaneous II	$1,246
TOTAL ASSETS	**$139,029**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$123
Mortgage-Related Mututal Funds	$232
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,977
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$1,322
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$646

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$13,984	$2,427	$526	$53
WAC	4.49%	4.93%	3.88%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,145	$7,761	$1,286	$80
WAC	4.16%	5.00%	3.90%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$5,292	$3,082	$26
WAC		4.59%	4.43%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$3,051	$11
WAC			5.02%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$53,554**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,564	$720	$1,162
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,959	$11,985	$6,231
Penalty in Months of Forgone Interest	3.38 mo	5.84 mo	7.01 mo
Balances in New Accounts	$3,084	$824	$379

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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%	$2,641	$179	$22	2.35%
3.00 to 3.99%	$299	$1,747	$131	3.64%
4.00 to 4.99%	$340	$3,038	$1,190	4.45%
5.00 to 5.99%	$176	$682	$870	5.20%
6.00 to 6.99%	$18	$30	$47	6.31%
7.00 to 7.99%	$1	$17	$14	7.38%
8.00 to 8.99%	$0	$0	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,442**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$15,263
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	$6,467	1.37%	$194
Money Market Deposit Accounts (MMDAs)	$14,186	2.63%	$845
Passbook Accounts	$8,383	1.82%	$733
Non-Interest-Bearing Non-Maturity Deposits	$3,240		$88
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$270	0.03%	
Escrow for Mortgages Serviced for Others	$677	0.03%	
Other Escrows	$110	0.88%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$33,333		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,023		
Miscellaneous II	$70		
TOTAL LIABILITIES	**$120,679**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$58
EQUITY CAPITAL	$18,291
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$139,029**

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		$24
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	29	$132
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$438
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$259
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	81	$1,692
1014	Opt commitment to orig 25- or 30-year FRMs	76	$8,280
1016	Opt commitment to orig "other" Mortgages	57	$635
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$16
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	7	$98
2016	Commit/purchase "other" Mortgage loans, svc retained		$19
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	21	$230
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	30	$914
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$30
2054	Commit/purchase 25- to 30-year FRM MBS		$1,785
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$876
2074	Commit/sell 25- or 30-yr FRM MBS		$9,789
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$50
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$114
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$2

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$95
2214	Firm commit/originate 25- or 30-year FRM loans	26	$31
2216	Firm commit/originate "other" Mortgage loans	19	$411
3014	Option to purchase 25- or 30-yr FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$22
4002	Commit/purchase non-Mortgage financial assets	14	$197
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$45
5004	IR swap: pay fixed, receive 3-month LIBOR		$72
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
6002	Interest rate Cap based on 1-month LIBOR		$103
8010	Long futures contract on 10-year Treasury note		$1,466
8040	Short futures contract on 10-year Treasury note		$0
9010	Long call option on 10-year T-note futures contract		$903
9012	Long call option on Treasury bond futures contract		$14
9034	Long put option on 10-year T-note futures contract		$4
9036	Long put option on T-bond futures contract		$5
9082	Short put option on 10-year T-note futures contract		$1,278
9502	Fixed-rate construction loans in process	79	$1,334
9512	Adjustable-rate construction loans in process	53	$315

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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		$38
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$178
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		$61
120	Other investment securities, fixed-coupon securities	6	$34
122	Other investment securities, floating-rate securities		$45
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$25
130	Construction and land loans (adj-rate)		$10
150	Commercial loans (adj-rate)		$28
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$107
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$305
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	61	$1,535
220	Variable-rate FHLB advances	26	$387
299	Other variable-rate	16	$2,477
300	Govt. & agency securities, fixed-coupon securities		$3
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	95	$1,554	$1,565	$1,540	$1,509	$1,452	$1,381
123 - Mortgage Derivatives - M/V estimate	67	$6,562	$6,664	$6,602	$6,406	$6,154	$5,907
129 - Mortgage-Related Mutual Funds - M/V estimate	15	$105	$105	$104	$102	$99	$96
280 - FHLB putable advance-M/V estimate	45	$2,049	$2,317	$2,210	$2,116	$2,062	$2,038
281 - FHLB convertible advance-M/V estimate	22	$5,507	$6,007	$5,805	$5,649	$5,532	$5,449
282 - FHLB callable advance-M/V estimate		$174	$190	$184	$180	$176	$174
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$58	$58	$58	$58	$58	$58
290 - Other structured borrowings - M/V estimate	7	$3,077	$3,374	$3,308	$3,241	$3,165	$3,093
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,651	$105	$32	$6	$-4	$-37