Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 73** | **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	4,799	-1,129	-19 %	9.61 %	-181 bp
+200 bp	5,327	-601	-10 %	10.51 %	-92 bp
+100 bp	5,701	-226	-4 %	11.10 %	-33 bp
0 bp	5,928			11.43 %	
-100 bp	6,020	92	+2 %	11.54 %	+11 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	11.43 %	12.14 %	11.64 %
Post-shock NPV Ratio	10.51 %	11.00 %	10.17 %
Sensitivity Measure: Decline in NPV Ratio	92 bp	114 bp	148 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 6/25/2008 10:34:18 AM | **Amounts in Millions** | **Data as of: 6/25/2008**

	-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	9,053	8,868	8,576	8,207	7,839	8,768	101.13	2.69
30-Year Mortgage Securities	273	267	258	247	236	265	101.07	2.81
15-Year Mortgages and MBS	4,005	3,925	3,811	3,680	3,545	3,859	101.70	2.46
Balloon Mortgages and MBS	1,412	1,390	1,361	1,327	1,287	1,390	99.98	1.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	353	349	346	343	340	320	109.25	0.94
7 Month to 2 Year Reset Frequency	6,703	6,649	6,600	6,548	6,490	6,521	101.96	0.78
2+ to 5 Year Reset Frequency	6,023	5,958	5,887	5,798	5,640	5,816	102.45	1.15
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3	3	3	3	3	3	97.84	0.87
2 Month to 5 Year Reset Frequency	200	197	193	190	187	197	99.93	1.61
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,070	1,053	1,037	1,021	1,005	1,026	102.64	1.57
Adjustable-Rate, Fully Amortizing	1,767	1,748	1,729	1,711	1,691	1,714	101.97	1.07
Fixed-Rate, Balloon	665	640	615	592	570	626	102.13	3.91
Fixed-Rate, Fully Amortizing	932	888	848	812	778	837	106.16	4.74
Construction and Land Loans								
Adjustable-Rate	2,955	2,946	2,938	2,930	2,922	2,942	100.14	0.28
Fixed-Rate	613	603	593	583	573	609	98.98	1.69
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,459	3,449	3,440	3,431	3,422	3,445	100.14	0.27
Fixed-Rate	1,343	1,314	1,286	1,259	1,234	1,264	104.01	2.18
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,029	1,016	1,000	981	959	1,016	100.00	1.42
Accrued Interest Receivable	206	206	206	206	206	206	100.00	0.00
Advance for Taxes/Insurance	23	23	23	23	23	23	100.00	0.00
Float on Escrows on Owned Mortgages	5	9	16	24	32			-62.97
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1			-21.65
TOTAL MORTGAGE LOANS AND SECURITIES	**42,090**	**41,500**	**40,766**	**39,915**	**38,982**	**40,846**	**101.60**	**1.59**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	966	962	959	955	952	966	99.57	0.37
Fixed-Rate	466	447	430	413	398	428	104.42	4.01
Consumer Loans								
Adjustable-Rate	90	90	89	89	89	91	98.34	0.25
Fixed-Rate	463	457	451	445	440	457	100.06	1.33
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-13	-13	-13	-12	-12	-13	0.00	1.41
Accrued Interest Receivable	18	18	18	18	18	18	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,989**	**1,961**	**1,934**	**1,908**	**1,884**	**1,947**	**100.69**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,272	1,272	1,272	1,272	1,272	1,272	100.00	0.00
Equities and All Mutual Funds	140	138	134	130	126	138	99.63	2.24
Zero-Coupon Securities	3	2	2	2	2	2	115.25	7.50
Government and Agency Securities	262	259	256	253	250	251	102.85	1.16
Term Fed Funds, Term Repos	1,000	998	996	994	993	995	100.24	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	353	336	322	309	297	342	98.44	4.55
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,757	1,745	1,701	1,640	1,583	1,766	98.80	1.60
Structured Securities (Complex)	410	402	389	373	356	401	100.26	2.63
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,197**	**5,152**	**5,073**	**4,974**	**4,880**	**5,168**	**99.69**	**1.20**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	278	278	278	278	278	278	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	5	5	4	6	100.00	6.80
Office Premises and Equipment	443	443	443	443	443	443	100.00	0.00
TOTAL REAL ASSETS, ETC.	**731**	**731**	**730**	**730**	**730**	**731**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	81	98	128	154	167			-24.02
Adjustable-Rate Servicing	13	13	12	12	17			3.31
Float on Mortgages Serviced for Others	63	77	96	114	131			-21.35
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**157**	**187**	**236**	**280**	**314**			**-21.05**
OTHER ASSETS								
Purchased and Excess Servicing						183		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,222	1,222	1,222	1,222	1,222	1,222	100.00	0.00
Miscellaneous II						280		
Deposit Intangibles								
Retail CD Intangible	36	45	50	56	62			-15.52
Transaction Account Intangible	186	269	347	426	490			-30.07
MMDA Intangible	260	353	429	493	574			-24.04
Passbook Account Intangible	294	405	507	603	678			-26.40
Non-Interest-Bearing Account Intangible	27	48	68	86	104			-41.99
TOTAL OTHER ASSETS	**2,025**	**2,341**	**2,624**	**2,887**	**3,130**	**1,685**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5		
TOTAL ASSETS	**52,188**	**51,872**	**51,363**	**50,694**	**49,919**	**50,372**	**103/101***	**0.80/1.40***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	17,096	17,044	16,993	16,943	16,894	16,864	101.06	0.30
Fixed-Rate Maturing in 13 Months or More	5,208	5,064	4,926	4,794	4,667	4,676	108.29	2.79
Variable-Rate	177	177	177	176	176	176	100.27	0.09
Demand								
Transaction Accounts	3,390	3,390	3,390	3,390	3,390	3,390	100/92*	0.00/2.59*
MMDAs	6,374	6,374	6,374	6,374	6,374	6,374	100/94*	0.00/1.41*
Passbook Accounts	4,808	4,808	4,808	4,808	4,808	4,808	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	886	886	886	886	886	886	100/95*	0.00/2.41*
TOTAL DEPOSITS	**37,937**	**37,741**	**37,552**	**37,370**	**37,193**	**37,174**	**102/99***	**0.51/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,580	2,566	2,551	2,537	2,523	2,541	100.95	0.57
Fixed-Rate Maturing in 37 Months or More	364	342	321	303	286	326	104.74	6.22
Variable-Rate	1,081	1,074	1,068	1,062	1,057	1,028	104.45	0.64
TOTAL BORROWINGS	**4,026**	**3,981**	**3,940**	**3,902**	**3,866**	**3,896**	**102.19**	**1.07**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	335	335	335	335	335	335	100.00	0.00
Other Escrow Accounts	89	86	84	81	79	93	92.38	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	729	729	729	729	729	729	100.00	0.00
Miscellaneous II	0	0	0	0	0	41		
TOTAL OTHER LIABILITIES	**1,152**	**1,149**	**1,147**	**1,145**	**1,142**	**1,198**	**95.95**	**0.23**
Other Liabilities not Included Above								
Self-Valued	3,082	3,008	2,949	2,902	2,866	2,878	104.50	2.21
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**46,197**	**45,880**	**45,589**	**45,318**	**45,068**	**45,144**	**102/99****	**0.66/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	88	0	-154	-339	-516			
ARMs	2	-2	-5	-9	-13			
Other Mortgages	7	0	-10	-21	-34			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	47	1	-83	-185	-279			
Sell Mortgages and MBS	-200	-41	239	571	876			
Purchase Non-Mortgage Items	25	0	-17	-28	-36			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	0	1	2	3			
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	0	0	0			
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	2	-10	-23	-35	-47			
Self-Valued	59	-12	-22	-5	-8			
TOTAL OFF-BALANCE-SHEET POSITIONS	**29**	**-64**	**-73**	**-49**	**-52**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	52,188	51,872	51,363	50,694	49,919	50,372	103/101***	0.80/1.40***
MINUS TOTAL LIABILITIES	46,197	45,880	45,589	45,318	45,068	45,144	102/99**	0.66/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	29	-64	-73	-49	-52			
TOTAL NET PORTFOLIO VALUE #	6,020	5,928	5,701	5,327	4,799	5,228	113.39	2.69

* 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	$309	$3,982	$3,732	$614	$131
WARM	317 mo	327 mo	338 mo	321 mo	278 mo
WAC	4.53%	5.62%	6.37%	7.31%	8.96%
Amount of these that is FHA or VA Guaranteed	$0	$16	$37	$10	$2
Securities Backed by Conventional Mortgages	$27	$129	$44	$9	$2
WARM	186 mo	297 mo	310 mo	279 mo	214 mo
Weighted Average Pass-Through Rate	4.48%	5.28%	6.15%	7.21%	8.18%
Securities Backed by FHA or VA Mortgages	$4	$42	$8	$1	$0
WARM	307 mo	334 mo	312 mo	234 mo	126 mo
Weighted Average Pass-Through Rate	4.52%	5.13%	6.09%	7.15%	9.11%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$728	$1,984	$695	$173	$61
WAC	4.74%	5.43%	6.36%	7.34%	8.58%
Mortgage Securities	$73	$121	$21	$3	$0
Weighted Average Pass-Through Rate	4.34%	5.20%	6.13%	7.46%	8.66%
WARM (of 15-Year Loans and Securities)	132 mo	145 mo	136 mo	119 mo	81 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$175	$401	$458	$137	$69
WAC	4.53%	5.46%	6.40%	7.31%	8.51%
Mortgage Securities	$129	$17	$5	$0	$0
Weighted Average Pass-Through Rate	4.49%	5.39%	6.02%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	145 mo	81 mo	102 mo	78 mo	26 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,282**

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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	$336	$8	$0	$0
WAC	7.63%	5.99%	6.77%	0.00%	8.05%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$319	$6,185	$5,808	$3	$196
Weighted Average Margin	265 bp	287 bp	271 bp	135 bp	176 bp
WAC	6.11%	6.20%	6.11%	5.57%	6.23%
WARM	219 mo	314 mo	331 mo	171 mo	243 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	39 mo	2 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$12,856**

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	$3	$57	$9	$0	$0
Weighted Average Distance from Lifetime Cap	108 bp	143 bp	140 bp	0 bp	157 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$627	$70	$0	$13
Weighted Average Distance from Lifetime Cap	337 bp	353 bp	376 bp	300 bp	343 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$287	$5,820	$5,639	$2	$179
Weighted Average Distance from Lifetime Cap	2,094 bp	582 bp	590 bp	731 bp	588 bp
Balances Without Lifetime Cap	$29	$18	$97	$0	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$204	$6,422	$5,559	$1	$181
Weighted Average Periodic Rate Cap	246 bp	259 bp	422 bp	199 bp	168 bp
Balances Subject to Periodic Rate Floors	$204	$6,133	$5,532	$1	$179
MBS Included in ARM Balances	$205	$870	$914	$2	$12

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,026	$1,714
WARM	85 mo	189 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	252 bp	261 bp
Reset Frequency	42 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$16	$71
Wghted Average Distance to Lifetime Cap	96 bp	145 bp
Fixed-Rate:		
Balances	$626	$837
WARM	61 mo	145 mo
Remaining Term to Full Amortization	291 mo	
WAC	6.78%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,942	$609
WARM	13 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	151 bp	7.11%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,445	$1,264
WARM	169 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.82%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$966	$428
WARM	63 mo	61 mo
Margin in Column 1; WAC in Column 2	117 bp	7.01%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$91	$457
WARM	41 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	7.83%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$20	$273
Fixed Rate		
Remaining WAL <= 5 Years	$50	$1,129
Remaining WAL 5-10 Years	$212	$28
Remaining WAL Over 10 Years	$18	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$300	$1,430

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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	$1,618	$9,315	$6,835	$1,158	$253
WARM	111 mo	255 mo	304 mo	305 mo	291 mo
Weighted Average Servicing Fee	31 bp	33 bp	31 bp	30 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	169 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	$3,147	$2	Total # of Adjustable-Rate Loans Serviced	17 loans
WARM (in months)	328 mo	136 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others **$22,327**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,272		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$138		
Zero-Coupon Securities	$2	4.99%	91 mo
Government & Agency Securities	$251	4.34%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$995	3.21%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$342	5.21%	99 mo
Memo: Complex Securities (from supplemental reporting)	$401		

Total Cash, Deposits, and Securities **$3,402**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,361
Accrued Interest Receivable	$206
Advances for Taxes and Insurance	$23
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$346
Unrealized Gains (Losses)	$-7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$22
Accrued Interest Receivable	$18
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$35
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$4
Repossessed Assets	$278
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$443
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$183
Miscellaneous I	$1,222
Miscellaneous II	$280
TOTAL ASSETS	**$50,335**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$30
Mortgage-Related Mututal Funds	$107
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$126
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$118
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	Original Maturity in Months: 13 to 36	Original Maturity in Months: 37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$5,365	$931	$251	$24
WAC	4.72%	4.81%	4.14%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,726	$3,026	$566	$37
WAC	4.12%	4.87%	3.98%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,696	$1,356	$12
WAC		4.37%	4.38%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,624	$4
WAC			5.32%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$21,541**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	Original Maturity in Months: 13 to 36	Original Maturity in Months: 37 or More
Balances in Brokered Deposits	$484	$152	$217
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,030	$4,567	$3,401
Penalty in Months of Forgone Interest	3.55 mo	5.92 mo	7.57 mo
Balances in New Accounts	$1,415	$406	$184

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%	$1,797	$16	$9	2.30%
3.00 to 3.99%	$22	$57	$56	3.37%
4.00 to 4.99%	$2	$463	$127	4.53%
5.00 to 5.99%	$13	$159	$112	5.36%
6.00 to 6.99%	$7	$4	$17	6.23%
7.00 to 7.99%	$1	$2	$6	7.35%
8.00 to 8.99%	$0	$0	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	23 mo	94 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,868**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$4,083
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	$3,390	1.65%	$110
Money Market Deposit Accounts (MMDAs)	$6,374	2.76%	$566
Passbook Accounts	$4,808	2.14%	$531
Non-Interest-Bearing Non-Maturity Deposits	$886		$46
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$143	0.00%	
Escrow for Mortgages Serviced for Others	$191	0.00%	
Other Escrows	$93	1.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$15,884		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$729		
Miscellaneous II	$41		
TOTAL LIABILITIES	**$45,144**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,191
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$50,335**

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	12	$54
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$341
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$252
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	33	$1,077
1014	Opt commitment to orig 25- or 30-year FRMs	32	$3,402
1016	Opt commitment to orig "other" Mortgages	23	$434
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		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$146
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$260
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		$648
2074	Commit/sell 25- or 30-yr FRM MBS		$5,306
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$37
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$63
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		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$87
2214	Firm commit/originate 25- or 30-year FRM loans	12	$14
2216	Firm commit/originate "other" Mortgage loans	9	$34
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$130

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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
4022	Commit/sell non-Mortgage financial assets		$3
5004	IR swap: pay fixed, receive 3-month LIBOR		$12
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
8040	Short futures contract on 10-year Treasury note		$0
9502	Fixed-rate construction loans in process	40	$1,175
9512	Adjustable-rate construction loans in process	31	$233

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$54
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$14
120	Other investment securities, fixed-coupon securities		$27
122	Other investment securities, floating-rate securities		$34
130	Construction and land loans (adj-rate)		$10
150	Commercial loans (adj-rate)		$28
200	Variable-rate, fixed-maturity CDs	21	$176
220	Variable-rate FHLB advances	11	$121
299	Other variable-rate		$907
300	Govt. & agency securities, fixed-coupon securities		$2

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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	39	$401	$410	$402	$389	$373	$356
123 - Mortgage Derivatives - M/V estimate	20	$1,766	$1,757	$1,745	$1,701	$1,640	$1,583
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$68	$68	$67	$66	$64	$62
280 - FHLB putable advance-M/V estimate	13	$432	$464	$452	$443	$435	$429
281 - FHLB convertible advance-M/V estimate	15	$1,472	$1,581	$1,540	$1,509	$1,485	$1,466
282 - FHLB callable advance-M/V estimate		$145	$157	$152	$149	$146	$144
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$828	$879	$862	$848	$835	$826
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,975	$59	$-12	$-22	$-5	$-8