Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 224** | **March 2009**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	1,966	-237	-11 %	16.02 %	-132 bp
+200 bp	2,085	-118	-5 %	16.73 %	-60 bp
+100 bp	2,166	-37	-2 %	17.18 %	-15 bp
0 bp	2,203			17.33 %	
-100 bp	2,204	1	0 %	17.25 %	-8 bp

Risk Measure for a Given Rate Shock

	3/31/2009	12/31/2008	3/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	17.33 %	16.13 %	17.46 %
Post-shock NPV Ratio	16.73 %	15.25 %	16.23 %
Sensitivity Measure: Decline in NPV Ratio	60 bp	88 bp	122 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	1,761	1,744	1,718	1,675	1,615	1,661	105.02	1.25
30-Year Mortgage Securities	188	187	183	179	173	180	103.88	1.34
15-Year Mortgages and MBS	2,056	2,035	1,994	1,938	1,875	1,950	104.40	1.53
Balloon Mortgages and MBS	917	911	902	893	881	856	106.41	0.79
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	104	103	103	102	101	103	100.56	0.52
7 Month to 2 Year Reset Frequency	653	650	644	639	634	641	101.40	0.67
2+ to 5 Year Reset Frequency	528	524	518	511	500	511	102.68	0.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	24	24	24	24	23	24	100.94	0.76
2 Month to 5 Year Reset Frequency	273	270	267	263	259	269	100.59	1.22
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	129	127	125	123	122	123	102.82	1.33
Adjustable-Rate, Fully Amortizing	414	410	406	401	397	402	102.06	1.01
Fixed-Rate, Balloon	325	316	307	299	290	301	105.09	2.81
Fixed-Rate, Fully Amortizing	490	469	449	431	414	433	108.17	4.32
Construction and Land Loans								
Adjustable-Rate	182	181	181	180	179	181	100.32	0.31
Fixed-Rate	266	262	256	251	246	256	102.23	1.96
Second-Mortgage Loans and Securities								
Adjustable-Rate	265	264	263	263	262	263	100.40	0.24
Fixed-Rate	281	276	271	265	260	264	104.74	1.94
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	114	112	111	109	106	112	100.00	1.38
Accrued Interest Receivable	40	40	40	40	40	40	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	1	1	3	4	6			-73.71
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	1			-29.65
TOTAL MORTGAGE LOANS AND SECURITIES	**9,013**	**8,909**	**8,766**	**8,592**	**8,385**	**8,569**	**103.96**	**1.38**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	167	167	166	165	164	167	99.75	0.39
Fixed-Rate	253	246	238	231	224	224	109.95	3.09
Consumer Loans								
Adjustable-Rate	36	36	36	35	35	40	89.22	0.22
Fixed-Rate	306	302	298	293	289	297	101.58	1.31
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2	-2	-2	-2	-2	-2	0.00	1.10
Accrued Interest Receivable	7	7	7	7	7	7	100.00	0.00
TOTAL NONMORTGAGE LOANS	**767**	**755**	**743**	**730**	**719**	**733**	**103.03**	**1.62**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	477	477	477	477	477	477	100.00	0.00
Equities and All Mutual Funds	113	110	108	105	103	110	100.00	2.30
Zero-Coupon Securities	12	12	12	11	11	11	109.73	2.59
Government and Agency Securities	153	149	145	142	138	140	107.05	2.63
Term Fed Funds, Term Repos	867	865	861	858	855	861	100.45	0.31
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	158	154	150	146	142	157	98.08	2.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	188	186	181	175	169	191	97.44	1.87
Structured Securities (Complex)	325	321	313	300	284	319	100.55	1.89
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.29
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,293**	**2,274**	**2,247**	**2,215**	**2,180**	**2,266**	**100.38**	**1.02**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	50	50	50	50	50	50	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	3	3	100.00	6.80
Office Premises and Equipment	249	249	249	249	249	249	100.00	0.00
TOTAL REAL ASSETS, ETC.	**309**	**309**	**308**	**308**	**308**	**309**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	4	5	6	7	8			-22.02
Adjustable-Rate Servicing	0	0	0	0	0			3.88
Float on Mortgages Serviced for Others	3	3	4	4	5			-15.04
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7**	**8**	**10**	**12**	**13**			**-18.70**
OTHER ASSETS								
Purchased and Excess Servicing						7		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	287	287	287	287	287	287	100.00	0.00
Miscellaneous II						31		
Deposit Intangibles								
Retail CD Intangible	8	9	12	14	15			-21.68
Transaction Account Intangible	24	46	68	89	110			-48.04
MMDA Intangible	22	33	44	55	65			-34.12
Passbook Account Intangible	42	68	96	123	147			-39.84
Non-Interest-Bearing Account Intangible	1	13	25	37	48			-91.25
TOTAL OTHER ASSETS	**384**	**456**	**533**	**605**	**672**	**325**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-8		
TOTAL ASSETS	**12,773**	**12,711**	**12,607**	**12,462**	**12,276**	**12,193**	**104/103*** **	**0.65/1.25*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,382	4,373	4,357	4,340	4,325	4,314	101.37	0.29
Fixed-Rate Maturing in 13 Months or More	1,611	1,575	1,537	1,501	1,467	1,460	107.90	2.35
Variable-Rate	90	90	90	89	89	89	100.89	0.25
Demand								
Transaction Accounts	915	915	915	915	915	915	100/95*	0.00/2.52*
MMDAs	841	841	841	841	841	841	100/96*	0.00/1.39*
Passbook Accounts	1,203	1,203	1,203	1,203	1,203	1,203	100/94*	0.00/2.39*
Non-Interest-Bearing Accounts	508	508	508	508	508	508	100/97*	0.00/2.49*
TOTAL DEPOSITS	**9,551**	**9,506**	**9,451**	**9,399**	**9,348**	**9,330**	**102/100***	**0.53/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	461	457	452	448	444	447	102.08	0.97
Fixed-Rate Maturing in 37 Months or More	145	137	130	124	117	125	110.27	5.38
Variable-Rate	42	42	42	42	42	42	100.00	0.00
TOTAL BORROWINGS	**648**	**636**	**624**	**613**	**603**	**614**	**103.60**	**1.86**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	28	28	28	28	28	28	100.00	0.00
Other Escrow Accounts	3	3	3	2	2	3	92.55	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	120	120	120	120	120	120	100.00	0.00
Miscellaneous II	0	0	0	0	0	11		
TOTAL OTHER LIABILITIES	**151**	**151**	**151**	**151**	**151**	**162**	**93.10**	**0.05**
Other Liabilities not Included Above								
Self-Valued	225	220	215	212	203	209	105.36	2.26
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**10,576**	**10,512**	**10,442**	**10,374**	**10,305**	**10,316**	**102/100****	**0.64/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	6	4	-2	-10	-18			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	1	0	-1	-2			
Sell Mortgages and MBS	-2	-1	1	4	6			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
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	2	5	9			
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	0	0	0	0	0			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**7**	**4**	**1**	**-2**	**-6**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,773	12,711	12,607	12,462	12,276	12,193	104/103***	0.65/1.25***
MINUS TOTAL LIABILITIES	10,576	10,512	10,442	10,374	10,305	10,316	102/100**	0.64/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	7	4	1	-2	-6			
TOTAL NET PORTFOLIO VALUE #	2,204	2,203	2,166	2,085	1,966	1,877	117.35	0.85

* 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	$44	$482	$823	$225	$87
WARM	319 mo	309 mo	316 mo	295 mo	265 mo
WAC	4.64%	5.58%	6.37%	7.32%	8.85%
Amount of these that is FHA or VA Guaranteed	$0	$13	$5	$1	$0
Securities Backed by Conventional Mortgages	$33	$63	$16	$31	$1
WARM	221 mo	287 mo	291 mo	31 mo	143 mo
Weighted Average Pass-Through Rate	4.21%	5.30%	6.08%	7.04%	9.00%
Securities Backed by FHA or VA Mortgages	$7	$15	$12	$2	$1
WARM	288 mo	273 mo	277 mo	235 mo	126 mo
Weighted Average Pass-Through Rate	4.60%	5.11%	6.30%	7.11%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$119	$560	$586	$258	$96
WAC	4.66%	5.48%	6.38%	7.32%	8.71%
Mortgage Securities	$170	$140	$20	$2	$0
Weighted Average Pass-Through Rate	4.44%	5.23%	6.09%	7.08%	8.38%
WARM (of 15-Year Loans and Securities)	115 mo	143 mo	152 mo	132 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$22	$202	$305	$164	$59
WAC	4.56%	5.54%	6.41%	7.32%	8.71%
Mortgage Securities	$64	$37	$2	$0	$0
Weighted Average Pass-Through Rate	4.24%	5.20%	6.31%	7.46%	9.89%
WARM (of Balloon Loans and Securities)	45 mo	87 mo	75 mo	63 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,646**

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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	$4	$2	$0	$3
WAC	4.85%	5.87%	6.29%	0.00%	6.21%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$103	$637	$509	$24	$266
Weighted Average Margin	182 bp	256 bp	261 bp	143 bp	218 bp
WAC	5.17%	5.51%	6.02%	4.31%	6.16%
WARM	161 mo	259 mo	293 mo	207 mo	243 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	35 mo	1 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,547**

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	$4	$10	$5	$0	$1
Weighted Average Distance from Lifetime Cap	146 bp	178 bp	157 bp	0 bp	163 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3	$62	$44	$0	$21
Weighted Average Distance from Lifetime Cap	268 bp	351 bp	343 bp	291 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$83	$549	$434	$23	$210
Weighted Average Distance from Lifetime Cap	863 bp	622 bp	601 bp	746 bp	568 bp
Balances Without Lifetime Cap	$13	$20	$27	$0	$38
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$35	$547	$442	$5	$199
Weighted Average Periodic Rate Cap	133 bp	177 bp	199 bp	199 bp	173 bp
Balances Subject to Periodic Rate Floors	$26	$435	$317	$2	$169
MBS Included in ARM Balances	$28	$194	$81	$20	$34

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$123	$402
WARM	75 mo	188 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	192 bp	200 bp
Reset Frequency	34 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$7	$8
Wghted Average Distance to Lifetime Cap	24 bp	28 bp
Fixed-Rate:		
Balances	$301	$433
WARM	42 mo	122 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.81%	6.90%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$181	$256
WARM	25 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	154 bp	6.86%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$263	$264
WARM	131 mo	118 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	60 bp	6.97%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$167	$224
WARM	53 mo	47 mo
Margin in Column 1; WAC in Column 2	124 bp	6.88%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$40	$297
WARM	179 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	60 bp	8.56%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$31
Fixed Rate		
Remaining WAL <= 5 Years	$28	$119
Remaining WAL 5-10 Years	$3	$12
Remaining WAL Over 10 Years	$1	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$31	$163

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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	$241	$395	$300	$58	$9
WARM	259 mo	250 mo	281 mo	247 mo	168 mo
Weighted Average Servicing Fee	27 bp	26 bp	28 bp	24 bp	27 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	9 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	$56	$1
WARM (in months)	221 mo	43 mo
Weighted Average Servicing Fee	29 bp	25 bp

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

Total Balances of Mortgage Loans Serviced for Others **$1,060**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$477		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$110		
Zero-Coupon Securities	$11	5.52%	32 mo
Government & Agency Securities	$140	3.84%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$861	1.22%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$157	3.89%	43 mo
Memo: Complex Securities (from supplemental reporting)	$319		

Total Cash, Deposits, and Securities **$2,075**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$172
Accrued Interest Receivable	$40
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$59
Unrealized Gains (Losses)	$6

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$11
Accrued Interest Receivable	$7
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$13
Unrealized Gains (Losses)	$-3

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$50
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$249
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$7
Miscellaneous I	$287
Miscellaneous II	$31
TOTAL ASSETS	**$12,196**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$27
Mortgage-Related Mututal Funds	$84
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$95
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$55
Weighted Average Servicing Fee	17 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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Amounts in Millions

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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	$1,025	$251	$40	$5
WAC	2.82%	4.45%	3.98%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,029	$825	$144	$16
WAC	2.89%	3.91%	4.49%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$815	$313	$2
WAC		3.48%	4.86%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$332	$1
WAC			4.39%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,774**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$204	$34	$21
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,651	$1,713	$685
Penalty in Months of Forgone Interest	3.08 mo	5.24 mo	5.08 mo
Balances in New Accounts	$293	$107	$26

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/18/2009 3:01:58 PM

Amounts in Millions

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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%	$89	$60	$15	1.71%
3.00 to 3.99%	$6	$121	$43	3.50%
4.00 to 4.99%	$3	$102	$37	4.52%
5.00 to 5.99%	$14	$49	$26	5.29%
6.00 to 6.99%	$0	$2	$2	6.24%
7.00 to 7.99%	$0	$0	$1	7.07%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$572**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$340
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	$915	0.85%	$35
Money Market Deposit Accounts (MMDAs)	$841	1.67%	$85
Passbook Accounts	$1,203	1.07%	$23
Non-Interest-Bearing Non-Maturity Deposits	$508		$13
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$24	0.06%	
Escrow for Mortgages Serviced for Others	$4	0.21%	
Other Escrows	$3	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,499		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$120		
Miscellaneous II	$11		
TOTAL LIABILITIES	**$10,316**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,880
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,196**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
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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
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	8	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	8	$3
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$4
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$35
1014	Opt commitment to orig 25- or 30-year FRMs	43	$159
1016	Opt commitment to orig "other" Mortgages	21	$9
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$26
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$19
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$4
2214	Firm commit/originate 25- or 30-year FRM loans	14	$16
2216	Firm commit/originate "other" Mortgage loans	11	$6
3034	Option to sell 25- or 30-year FRMs		$71
4002	Commit/purchase non-Mortgage financial assets		$6

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 224**
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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
9502	Fixed-rate construction loans in process	71	$40
9512	Adjustable-rate construction loans in process	30	$16

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$3
200	Variable-rate, fixed-maturity CDs	42	$89
220	Variable-rate FHLB advances	12	$39
299	Other variable-rate		$4
300	Govt. & agency securities, fixed-coupon securities		$11

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	80	$319	$325	$321	$313	$300	$284
123 - Mortgage Derivatives - M/V estimate	46	$191	$188	$186	$181	$175	$169
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$38	$38	$38	$37	$37	$36
280 - FHLB putable advance-M/V estimate	16	$70	$77	$74	$73	$71	$70
281 - FHLB convertible advance-M/V estimate	19	$61	$64	$63	$62	$62	$61
282 - FHLB callable advance-M/V estimate		$26	$29	$28	$27	$26	$26
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	9	$38	$40	$39	$39	$38	$33
290 - Other structured borrowings - M/V estimate		$14	$15	$14	$14	$13	$13