Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 72** **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	4,297	-751	-15 %	8.74 %	-125 bp
+200 bp	4,738	-310	-6 %	9.51 %	-47 bp
+100 bp	4,995	-53	-1 %	9.94 %	-5 bp
0 bp	5,048			9.98 %	
-100 bp	4,904	-144	-3 %	9.67 %	-31 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	9.98 %	9.38 %	11.43 %
Post-shock NPV Ratio	9.51 %	8.83 %	10.51 %
Sensitivity Measure: Decline in NPV Ratio	47 bp	55 bp	92 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	8,636	8,546	8,387	8,122	7,785	8,204	104.17	1.45
30-Year Mortgage Securities	398	394	388	377	362	377	104.49	1.29
15-Year Mortgages and MBS	3,853	3,806	3,713	3,593	3,463	3,671	103.68	1.84
Balloon Mortgages and MBS	1,058	1,050	1,038	1,025	1,009	997	105.24	0.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	397	395	391	387	385	360	109.61	0.81
7 Month to 2 Year Reset Frequency	6,191	6,158	6,113	6,069	6,018	6,046	101.85	0.63
2+ to 5 Year Reset Frequency	4,776	4,739	4,683	4,612	4,495	4,620	102.56	0.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2	2	2	2	2	2	100.53	0.74
2 Month to 5 Year Reset Frequency	180	177	174	171	168	176	100.85	1.52
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,324	1,306	1,285	1,265	1,245	1,263	103.41	1.46
Adjustable-Rate, Fully Amortizing	1,768	1,753	1,734	1,715	1,697	1,718	102.03	0.97
Fixed-Rate, Balloon	886	855	825	796	769	815	104.92	3.56
Fixed-Rate, Fully Amortizing	835	795	757	723	692	751	105.84	4.90
Construction and Land Loans								
Adjustable-Rate	1,778	1,774	1,769	1,764	1,759	1,766	100.45	0.24
Fixed-Rate	462	456	448	441	434	445	102.43	1.45
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,309	4,301	4,290	4,278	4,267	4,287	100.34	0.22
Fixed-Rate	1,234	1,209	1,183	1,157	1,133	1,131	106.91	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,420	1,408	1,391	1,370	1,344	1,408	100.00	1.02
Accrued Interest Receivable	168	168	168	168	168	168	100.00	0.00
Advance for Taxes/Insurance	28	28	28	28	28	28	100.00	0.00
Float on Escrows on Owned Mortgages	3	8	14	23	30			-72.09
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1			-37.85
TOTAL MORTGAGE LOANS AND SECURITIES	**39,703**	**39,326**	**38,782**	**38,085**	**37,251**	**38,233**	**102.86**	**1.17**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,003	1,000	997	994	990	1,007	99.34	0.32
Fixed-Rate	586	562	540	519	499	502	112.05	4.11
Consumer Loans								
Adjustable-Rate	71	71	71	71	71	73	96.99	0.17
Fixed-Rate	439	435	429	424	418	439	98.99	1.15
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-4	-4	-4	-4	-4	-4	0.00	1.26
Accrued Interest Receivable	15	15	15	15	15	15	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,110**	**2,079**	**2,047**	**2,017**	**1,989**	**2,032**	**102.32**	**1.51**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,380	2,380	2,380	2,380	2,380	2,380	100.00	0.00
Equities and All Mutual Funds	67	66	65	64	64	67	97.72	1.20
Zero-Coupon Securities	3	3	3	2	2	2	122.39	8.10
Government and Agency Securities	277	274	270	266	262	264	103.94	1.32
Term Fed Funds, Term Repos	947	947	945	943	942	945	100.17	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	291	276	261	248	236	282	97.79	5.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,357	1,352	1,304	1,256	1,213	1,361	99.40	1.94
Structured Securities (Complex)	361	352	340	326	310	355	99.15	2.88
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,683**	**5,650**	**5,569**	**5,487**	**5,408**	**5,656**	**99.89**	**1.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	681	681	681	681	681	681	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	7	7	6	8	100.00	6.80
Office Premises and Equipment	428	428	428	428	428	428	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,122**	**1,121**	**1,121**	**1,120**	**1,120**	**1,121**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	139	168	223	285	321			-25.16
Adjustable-Rate Servicing	16	16	15	16	21			4.35
Float on Mortgages Serviced for Others	108	127	158	191	219			-19.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**263**	**311**	**396**	**492**	**561**			**-21.41**
OTHER ASSETS								
Purchased and Excess Servicing						285		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,413	1,413	1,413	1,413	1,413	1,413	100.00	0.00
Miscellaneous II						205		
Deposit Intangibles								
Retail CD Intangible	36	45	63	71	79			-29.36
Transaction Account Intangible	84	159	235	308	379			-47.76
MMDA Intangible	142	214	288	356	418			-33.97
Passbook Account Intangible	139	228	322	412	492			-40.03
Non-Interest-Bearing Account Intangible	1	22	41	60	77			-91.21
TOTAL OTHER ASSETS	**1,816**	**2,081**	**2,362**	**2,620**	**2,859**	**1,903**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						45		
TOTAL ASSETS	**50,698**	**50,568**	**50,277**	**49,821**	**49,188**	**48,990**	**103/102*** **	**0.42/0.97*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	17,865	17,837	17,786	17,736	17,686	17,629	101.18	0.22
Fixed-Rate Maturing in 13 Months or More	6,722	6,543	6,363	6,191	6,026	5,968	109.62	2.74
Variable-Rate	150	150	150	149	149	149	100.35	0.10
Demand								
Transaction Accounts	3,118	3,118	3,118	3,118	3,118	3,118	100/95*	0.00/2.56*
MMDAs	5,291	5,291	5,291	5,291	5,291	5,291	100/96*	0.00/1.43*
Passbook Accounts	4,298	4,298	4,298	4,298	4,298	4,298	100/95*	0.00/2.25*
Non-Interest-Bearing Accounts	825	825	825	825	825	825	100/97*	0.00/2.49*
TOTAL DEPOSITS	**38,268**	**38,060**	**37,830**	**37,607**	**37,393**	**37,279**	**102/100***	**0.58/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,389	2,369	2,349	2,329	2,310	2,330	101.69	0.85
Fixed-Rate Maturing in 37 Months or More	473	447	422	399	378	406	109.94	5.77
Variable-Rate	564	556	550	544	539	512	108.53	1.29
TOTAL BORROWINGS	**3,427**	**3,372**	**3,320**	**3,272**	**3,226**	**3,248**	**103.80**	**1.58**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	313	313	313	313	313	313	100.00	0.00
Other Escrow Accounts	97	94	91	88	86	100	94.04	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	815	815	815	815	815	815	100.00	0.00
Miscellaneous II	0	0	0	0	0	92		
TOTAL OTHER LIABILITIES	**1,224**	**1,221**	**1,218**	**1,216**	**1,213**	**1,319**	**92.60**	**0.24**
Other Liabilities not Included Above								
Self-Valued	2,937	2,868	2,807	2,758	2,714	2,702	106.14	2.27
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**45,856**	**45,521**	**45,175**	**44,853**	**44,546**	**44,546**	**102/101****	**0.75/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	180	84	-140	-423	-703			
ARMs	1	0	-1	-2	-4			
Other Mortgages	3	0	-4	-8	-13			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	68	33	-41	-129	-216			
Sell Mortgages and MBS	-190	-91	101	342	588			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-2	-1	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	0	1	1			
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	10	7	1	-4	-10			
Self-Valued	-8	-30	-21	-4	13			
TOTAL OFF-BALANCE-SHEET POSITIONS	**63**	**1**	**-107**	**-230**	**-344**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	50,698	50,568	50,277	49,821	49,188	48,990	103/102***	0.42/0.97***
MINUS TOTAL LIABILITIES	45,856	45,521	45,175	44,853	44,546	44,546	102/101**	0.75/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	63	1	-107	-230	-344			
TOTAL NET PORTFOLIO VALUE #	4,904	5,048	4,995	4,738	4,297	4,444	113.59	-0.90

* 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

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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	$866	$4,222	$2,626	$421	$70
WARM	296 mo	327 mo	325 mo	306 mo	239 mo
WAC	4.69%	5.50%	6.39%	7.32%	8.60%
Amount of these that is FHA or VA Guaranteed	$3	$53	$30	$8	$2
Securities Backed by Conventional Mortgages	$23	$153	$111	$8	$2
WARM	141 mo	299 mo	331 mo	269 mo	208 mo
Weighted Average Pass-Through Rate	4.47%	5.24%	6.07%	7.24%	8.11%
Securities Backed by FHA or VA Mortgages	$10	$57	$11	$0	$0
WARM	330 mo	319 mo	330 mo	219 mo	117 mo
Weighted Average Pass-Through Rate	4.43%	5.36%	6.08%	7.09%	8.60%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$864	$1,593	$544	$132	$37
WAC	4.69%	5.41%	6.35%	7.31%	8.59%
Mortgage Securities	$156	$258	$84	$2	$0
Weighted Average Pass-Through Rate	3.90%	5.30%	6.03%	7.47%	8.65%
WARM (of 15-Year Loans and Securities)	144 mo	144 mo	136 mo	120 mo	96 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$121	$412	$315	$89	$24
WAC	3.90%	5.32%	6.39%	7.31%	8.27%
Mortgage Securities	$8	$19	$11	$0	$0
Weighted Average Pass-Through Rate	4.74%	5.37%	6.01%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	50 mo	61 mo	80 mo	75 mo	38 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$13,249**

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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	$0	$135	$19	$0	$0
WAC	0.00%	5.14%	5.69%	0.00%	7.39%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$360	$5,911	$4,601	$2	$176
Weighted Average Margin	265 bp	287 bp	260 bp	128 bp	192 bp
WAC	5.21%	5.58%	5.74%	4.59%	6.02%
WARM	238 mo	306 mo	328 mo	155 mo	244 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	39 mo	1 mo	23 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$11,205**

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	$11	$10	$9	$0	$0
Weighted Average Distance from Lifetime Cap	152 bp	88 bp	119 bp	0 bp	149 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$110	$46	$0	$6
Weighted Average Distance from Lifetime Cap	368 bp	353 bp	375 bp	290 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$333	$5,911	$4,468	$2	$165
Weighted Average Distance from Lifetime Cap	2,040 bp	613 bp	629 bp	821 bp	590 bp
Balances Without Lifetime Cap	$15	$16	$98	$0	$4
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$263	$5,916	$4,462	$1	$161
Weighted Average Periodic Rate Cap	294 bp	286 bp	369 bp	199 bp	173 bp
Balances Subject to Periodic Rate Floors	$265	$5,880	$4,445	$1	$159
MBS Included in ARM Balances	$264	$993	$988	$2	$16

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,263	$1,718
WARM	85 mo	177 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	261 bp	285 bp
Reset Frequency	44 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$38	$20
Wghted Average Distance to Lifetime Cap	191 bp	128 bp
Fixed-Rate:		
Balances	$815	$751
WARM	53 mo	151 mo
Remaining Term to Full Amortization	279 mo	
WAC	6.60%	6.48%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,766	$445
WARM	17 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	137 bp	6.82%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,287	$1,131
WARM	172 mo	131 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.74%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,007	$502
WARM	61 mo	60 mo
Margin in Column 1; WAC in Column 2	104 bp	6.51%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$73	$439
WARM	46 mo	43 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	167 bp	7.70%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2	$217
Fixed Rate		
Remaining WAL <= 5 Years	$213	$718
Remaining WAL 5-10 Years	$107	$43
Remaining WAL Over 10 Years	$42	
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	$364	$978

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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	$8,037	$14,705	$9,736	$1,428	$199
WARM	286 mo	288 mo	316 mo	313 mo	277 mo
Weighted Average Servicing Fee	27 bp	30 bp	29 bp	29 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	232 loans				
FHA/VA	2 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$3,181	$3
WARM (in months)	322 mo	117 mo
Weighted Average Servicing Fee	30 bp	35 bp

Total # of Adjustable-Rate Loans Serviced	16 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$37,289**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,380		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$66		
Zero-Coupon Securities	$2	5.09%	98 mo
Government & Agency Securities	$264	3.32%	18 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$945	0.66%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$282	4.87%	95 mo
Memo: Complex Securities (from supplemental reporting)	$355		
Total Cash, Deposits, and Securities	**$4,294**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,192
Accrued Interest Receivable	$168
Advances for Taxes and Insurance	$28
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$784
Unrealized Gains (Losses)	$64

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$35
Accrued Interest Receivable	$15
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$39
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$4
Repossessed Assets	$681
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$8
Office Premises and Equipment	$428
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-29
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$285
Miscellaneous I	$1,413
Miscellaneous II	$205
TOTAL ASSETS	**$48,970**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$3
Mortgage-Related Mututal Funds	$63
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$298
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$77
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$6,574	$695	$196	$26
WAC	3.11%	4.39%	3.90%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,524	$3,153	$487	$43
WAC	3.21%	3.87%	4.23%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,353	$1,412	$13
WAC		3.40%	4.76%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,204	$5
WAC			4.73%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$23,598**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,167	$199	$84
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,822	$4,560	$3,973
Penalty in Months of Forgone Interest	3.21 mo	6.12 mo	7.61 mo
Balances in New Accounts	$1,601	$368	$262

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%	$372	$66	$51	0.90%
3.00 to 3.99%	$1	$1,279	$107	3.28%
4.00 to 4.99%	$4	$418	$178	4.50%
5.00 to 5.99%	$32	$152	$50	5.47%
6.00 to 6.99%	$0	$5	$14	6.27%
7.00 to 7.99%	$0	$1	$6	7.33%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	12 mo	80 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$2,736**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,363
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	$3,118	0.74%	$121
Money Market Deposit Accounts (MMDAs)	$5,291	1.56%	$609
Passbook Accounts	$4,298	1.07%	$123
Non-Interest-Bearing Non-Maturity Deposits	$825		$54
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$131	0.01%	
Escrow for Mortgages Serviced for Others	$182	0.01%	
Other Escrows	$100	0.46%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,944		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$815		
Miscellaneous II	$92		
TOTAL LIABILITIES	**$44,546**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,423
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$48,970**

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		$23
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	$47
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$47
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$1,191
1014	Opt commitment to orig 25- or 30-year FRMs	33	$5,845
1016	Opt commitment to orig "other" Mortgages	18	$114
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$310
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$1,083
2054	Commit/purchase 25- to 30-year FRM MBS		$1,630
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$100
2074	Commit/sell 25- or 30-yr FRM MBS		$3,375
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$53
2136	Commit/sell "other" Mortgage loans, svc released		$3
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		$47
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$29
2214	Firm commit/originate 25- or 30-year FRM loans	10	$14
2216	Firm commit/originate "other" Mortgage loans	9	$13
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$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
3074	Short option to sell 25- or 30-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$15
4022	Commit/sell non-Mortgage financial assets		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
9502	Fixed-rate construction loans in process	41	$544
9512	Adjustable-rate construction loans in process	24	$94

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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		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$62
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
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		$10
120	Other investment securities, fixed-coupon securities		$45
122	Other investment securities, floating-rate securities		$15
130	Construction and land loans (adj-rate)		$10
150	Commercial loans (adj-rate)		$33
200	Variable-rate, fixed-maturity CDs	20	$149
220	Variable-rate FHLB advances	7	$44
299	Other variable-rate		$468
300	Govt. & agency securities, fixed-coupon securities		$2

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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	35	$355	$361	$352	$340	$326	$310
123 - Mortgage Derivatives - M/V estimate	18	$1,361	$1,357	$1,352	$1,304	$1,256	$1,213
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$48	$47	$47	$46	$46	$45
280 - FHLB putable advance-M/V estimate	14	$482	$516	$505	$496	$488	$482
281 - FHLB convertible advance-M/V estimate	15	$1,296	$1,426	$1,384	$1,350	$1,323	$1,304
282 - FHLB callable advance-M/V estimate		$187	$218	$207	$199	$192	$179
290 - Other structured borrowings - M/V estimate		$737	$777	$771	$763	$755	$748
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1,350	$-8	$-30	$-21	$-4	$13