Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 405** | **March 2010**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	14,988	-3,370	-18 %	11.62 %	-201 bp
+200 bp	16,428	-1,930	-11 %	12.53 %	-110 bp
+100 bp	17,615	-743	-4 %	13.24 %	-40 bp
0 bp	18,358			13.63 %	
-100 bp	18,622	264	+1 %	13.72 %	+9 bp

Risk Measure for a Given Rate Shock

	3/31/2010	12/31/2009	3/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.63 %	13.34 %	12.05 %
Post-shock NPV Ratio	12.53 %	12.10 %	11.61 %
Sensitivity Measure: Decline in NPV Ratio	110 bp	124 bp	44 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 6/23/2010 10:36:01 AM — **Amounts in Millions** — **Data as of: 6/23/2010**

	-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	16,188	15,766	15,069	14,263	13,442	15,058	104.70	3.55
30-Year Mortgage Securities	2,799	2,723	2,604	2,468	2,330	2,612	104.25	3.59
15-Year Mortgages and MBS	14,923	14,641	14,216	13,740	13,248	13,903	105.31	2.42
Balloon Mortgages and MBS	5,073	5,058	5,023	4,972	4,903	4,632	109.20	0.50
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,738	1,732	1,718	1,705	1,689	1,667	103.89	0.58
7 Month to 2 Year Reset Frequency	7,685	7,686	7,647	7,570	7,446	7,322	104.97	0.24
2+ to 5 Year Reset Frequency	5,509	5,482	5,437	5,359	5,216	5,234	104.75	0.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	165	163	161	158	155	157	103.73	1.40
2 Month to 5 Year Reset Frequency	1,523	1,506	1,481	1,454	1,423	1,472	102.31	1.40
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,532	4,479	4,421	4,363	4,306	4,413	101.50	1.25
Adjustable-Rate, Fully Amortizing	8,451	8,363	8,254	8,146	8,040	8,276	101.06	1.18
Fixed-Rate, Balloon	5,192	5,047	4,903	4,765	4,633	4,796	105.23	2.86
Fixed-Rate, Fully Amortizing	5,649	5,441	5,241	5,054	4,880	5,075	107.23	3.75
Construction and Land Loans								
Adjustable-Rate	3,146	3,138	3,126	3,114	3,102	3,139	99.98	0.32
Fixed-Rate	2,657	2,616	2,568	2,523	2,478	2,611	100.21	1.69
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,513	4,504	4,490	4,475	4,461	4,496	100.18	0.26
Fixed-Rate	2,632	2,585	2,535	2,486	2,440	2,486	104.00	1.87
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,837	1,813	1,781	1,747	1,710	1,813	100.00	1.53
Accrued Interest Receivable	385	385	385	385	385	385	100.00	0.00
Advance for Taxes/Insurance	41	41	41	41	41	41	100.00	0.00
Float on Escrows on Owned Mortgages	28	50	74	96	115			-45.71
LESS: Value of Servicing on Mortgages Serviced by Others	6	8	8	9	9			-17.12
TOTAL MORTGAGE LOANS AND SECURITIES	**94,661**	**93,211**	**91,166**	**88,874**	**86,434**	**89,585**	**104.05**	**1.88**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,601	2,591	2,580	2,569	2,559	2,600	99.67	0.40
Fixed-Rate	2,702	2,627	2,552	2,480	2,411	2,464	106.59	2.87
Consumer Loans								
Adjustable-Rate	598	597	595	594	592	595	100.34	0.20
Fixed-Rate	2,997	2,958	2,914	2,871	2,830	2,993	98.82	1.40
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-43	-43	-42	-42	-41	-43	0.00	1.12
Accrued Interest Receivable	73	73	73	73	73	73	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,927**	**8,803**	**8,672**	**8,545**	**8,424**	**8,682**	**101.39**	**1.45**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,588	3,588	3,588	3,588	3,588	3,588	100.00	0.00
Equities and All Mutual Funds	348	340	331	322	313	341	99.68	2.45
Zero-Coupon Securities	94	87	81	76	71	78	111.78	7.26
Government and Agency Securities	1,810	1,744	1,681	1,622	1,567	1,706	102.28	3.70
Term Fed Funds, Term Repos	7,028	7,024	7,012	7,001	6,989	7,017	100.09	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,284	1,230	1,178	1,131	1,086	1,201	102.40	4.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,859	3,803	3,677	3,539	3,406	3,853	98.71	2.40
Structured Securities (Complex)	4,408	4,334	4,162	3,960	3,760	4,364	99.32	2.83
LESS: Valuation Allowances for Investment Securities	3	2	2	2	2	2	100.00	2.14
TOTAL CASH, DEPOSITS, AND SECURITIES	**22,415**	**22,147**	**21,709**	**21,237**	**20,779**	**22,144**	**100.01**	**1.59**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,135	1,135	1,135	1,135	1,135	1,135	100.00	0.00
Real Estate Held for Investment	73	73	73	73	73	73	100.00	0.00
Investment in Unconsolidated Subsidiaries	34	32	30	27	25	32	100.00	6.80
Office Premises and Equipment	2,183	2,183	2,183	2,183	2,183	2,183	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,424**	**3,422**	**3,420**	**3,418**	**3,415**	**3,422**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	304	357	397	420	431			-13.00
Adjustable-Rate Servicing	5	6	7	7	7			-14.46
Float on Mortgages Serviced for Others	173	211	248	277	299			-17.72
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**482**	**574**	**651**	**703**	**737**			**-14.75**
OTHER ASSETS								
Purchased and Excess Servicing						326		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,112	4,112	4,112	4,112	4,112	4,112	100.00	0.00
Miscellaneous II						643		
Deposit Intangibles								
Retail CD Intangible	98	111	165	187	207			-30.27
Transaction Account Intangible	432	628	883	1,122	1,357			-35.82
MMDA Intangible	443	596	798	990	1,156			-29.78
Passbook Account Intangible	645	868	1,179	1,473	1,754			-30.76
Non-Interest-Bearing Account Intangible	57	199	337	469	594			-70.43
TOTAL OTHER ASSETS	**5,787**	**6,514**	**7,474**	**8,352**	**9,180**	**5,081**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-99		
TOTAL ASSETS	**135,696**	**134,672**	**133,090**	**131,129**	**128,969**	**128,815**	**105/103*** **	**0.97/1.62*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	37,798	37,752	37,618	37,487	37,359	37,378	101.00	0.24
Fixed-Rate Maturing in 13 Months or More	17,322	16,898	16,488	16,100	15,736	16,111	104.89	2.47
Variable-Rate	749	747	744	742	739	743	100.58	0.33
Demand								
Transaction Accounts	10,608	10,608	10,608	10,608	10,608	10,608	100/94*	0.00/2.26*
MMDAs	14,530	14,530	14,530	14,530	14,530	14,530	100/96*	0.00/1.27*
Passbook Accounts	13,686	13,686	13,686	13,686	13,686	13,686	100/94*	0.00/2.08*
Non-Interest-Bearing Accounts	6,052	6,052	6,052	6,052	6,052	6,052	100/97*	0.00/2.39*
TOTAL DEPOSITS	**100,745**	**100,272**	**99,726**	**99,205**	**98,710**	**99,107**	**101/99***	**0.51/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,174	6,112	6,047	5,983	5,921	5,956	102.61	1.04
Fixed-Rate Maturing in 37 Months or More	2,349	2,236	2,129	2,030	1,936	2,140	104.48	4.91
Variable-Rate	699	698	697	696	695	692	100.83	0.10
TOTAL BORROWINGS	**9,222**	**9,045**	**8,873**	**8,709**	**8,552**	**8,788**	**102.93**	**1.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	517	517	517	517	517	517	100.00	0.00
Other Escrow Accounts	99	96	93	90	88	105	91.40	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,529	1,529	1,529	1,529	1,529	1,529	100.00	0.00
Miscellaneous II	0	0	0	0	0	69		
TOTAL OTHER LIABILITIES	**2,145**	**2,142**	**2,139**	**2,136**	**2,134**	**2,219**	**96.51**	**0.13**
Other Liabilities not Included Above								
Self-Valued	5,082	4,992	4,886	4,808	4,749	4,738	105.36	1.97
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**117,194**	**116,451**	**115,624**	**114,858**	**114,145**	**114,854**	**101/99****	**0.67/1.43****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	27	11	-13	-38	-64			
ARMs	4	4	3	2	0			
Other Mortgages	0	0	-2	-5	-9			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	36	24	6	-14	-34			
Sell Mortgages and MBS	-39	-6	38	84	129			
Purchase Non-Mortgage Items	0	0	-1	-1	-1			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-9	-4	1	6	11			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	-1	-1	-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	5	2	-3	-8	-13			
Self-Valued	96	106	119	132	146			
TOTAL OFF-BALANCE-SHEET POSITIONS	**119**	**136**	**148**	**157**	**163**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	135,696	134,672	133,090	131,129	128,969	128,815	105/103***	0.97/1.62***
MINUS TOTAL LIABILITIES	117,194	116,451	115,624	114,858	114,145	114,854	101/99**	0.67/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	119	136	148	157	163			
TOTAL NET PORTFOLIO VALUE #	18,622	18,358	17,615	16,428	14,988	13,961	131.49	2.74

* 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	$1,051	$7,402	$5,242	$1,056	$307
WARM	328 mo	317 mo	312 mo	288 mo	234 mo
WAC	4.66%	5.47%	6.33%	7.29%	8.99%
Amount of these that is FHA or VA Guaranteed	$69	$235	$54	$39	$38
Securities Backed by Conventional Mortgages	$555	$965	$269	$35	$9
WARM	280 mo	276 mo	296 mo	280 mo	224 mo
Weighted Average Pass-Through Rate	4.36%	5.26%	6.14%	7.24%	8.41%
Securities Backed by FHA or VA Mortgages	$134	$417	$216	$8	$3
WARM	282 mo	299 mo	327 mo	251 mo	161 mo
Weighted Average Pass-Through Rate	4.43%	5.19%	6.12%	7.12%	8.71%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,633	$4,512	$2,380	$925	$392
WAC	4.61%	5.41%	6.38%	7.34%	8.93%
Mortgage Securities	$1,400	$1,432	$214	$13	$1
Weighted Average Pass-Through Rate	4.27%	5.17%	6.10%	7.13%	8.98%
WARM (of 15-Year Loans and Securities)	132 mo	143 mo	138 mo	108 mo	84 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$328	$1,176	$1,470	$738	$400
WAC	4.37%	5.46%	6.40%	7.32%	9.87%
Mortgage Securities	$258	$224	$32	$6	$0
Weighted Average Pass-Through Rate	4.22%	5.34%	6.39%	7.06%	9.14%
WARM (of Balloon Loans and Securities)	57 mo	73 mo	54 mo	50 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,205**

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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	$5	$94	$58	$0	$14
WAC	5.10%	4.58%	5.71%	0.00%	5.87%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,662	$7,228	$5,176	$157	$1,458
Weighted Average Margin	167 bp	266 bp	266 bp	255 bp	272 bp
WAC	4.27%	4.75%	5.80%	3.67%	5.36%
WARM	193 mo	276 mo	298 mo	317 mo	273 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	39 mo	6 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$15,852**

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	$21	$104	$152	$16	$1
Weighted Average Distance from Lifetime Cap	134 bp	143 bp	133 bp	86 bp	125 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$63	$386	$154	$0	$133
Weighted Average Distance from Lifetime Cap	315 bp	325 bp	344 bp	0 bp	378 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,011	$6,636	$4,646	$138	$1,286
Weighted Average Distance from Lifetime Cap	993 bp	674 bp	605 bp	708 bp	654 bp
Balances Without Lifetime Cap	$571	$196	$282	$3	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$474	$6,623	$4,543	$20	$1,261
Weighted Average Periodic Rate Cap	179 bp	198 bp	223 bp	169 bp	175 bp
Balances Subject to Periodic Rate Floors	$346	$5,731	$4,007	$18	$1,001
MBS Included in ARM Balances	$484	$1,285	$585	$23	$66

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,413	$8,276
WARM	90 mo	198 mo
Remaining Term to Full Amortization	294 mo	
Rate Index Code	0	0
Margin	226 bp	248 bp
Reset Frequency	31 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$126	$189
Wghted Average Distance to Lifetime Cap	71 bp	112 bp
Fixed-Rate:		
Balances	$4,796	$5,075
WARM	43 mo	104 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.58%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,139	$2,611
WARM	26 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	6.46%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,496	$2,486
WARM	122 mo	110 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	67 bp	6.81%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,600	$2,464
WARM	38 mo	41 mo
Margin in Column 1; WAC in Column 2	139 bp	6.57%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$595	$2,993
WARM	70 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	462 bp	7.89%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$73	$521
Fixed Rate		
Remaining WAL <= 5 Years	$408	$2,454
Remaining WAL 5-10 Years	$71	$137
Remaining WAL Over 10 Years	$93	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$21	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.22%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$688	$3,177

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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	$9,256	$15,996	$7,779	$1,418	$362
WARM	246 mo	271 mo	285 mo	261 mo	165 mo
Weighted Average Servicing Fee	27 bp	30 bp	33 bp	35 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	270 loans				
FHA/VA	29 loans				
Subserviced by Others	5 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$532	$628	Total # of Adjustable-Rate Loans Serviced	8 loans
WARM (in months)	253 mo	55 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	36 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others	**$35,972**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,588		
Equity Securities Carried at Fair Value	$340		
Zero-Coupon Securities	$78	3.93%	86 mo
Government & Agency Securities	$1,706	2.95%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,017	0.48%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,201	4.30%	65 mo
Memo: Complex Securities (from supplemental reporting)	$4,364		

Total Cash, Deposits, and Securities	**$18,293**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,998
Accrued Interest Receivable	$385
Advances for Taxes and Insurance	$41
Less: Unamortized Yield Adjustments	$191
Valuation Allowances	$1,185
Unrealized Gains (Losses)	$71

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$227
Accrued Interest Receivable	$73
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$269
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$73
Repossessed Assets	$1,135
Equity Investments Not Carried at Fair Value	$32
Office Premises and Equipment	
	$2,183
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$-5
	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$326
Miscellaneous I	
Miscellaneous II	$4,112
	$643
TOTAL ASSETS	**$128,826**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$133
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$10
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$69
Mortgage-Related Mututal Funds	$271
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$977
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$1,256
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$89

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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	$9,257	$2,777	$574	$128
WAC	1.58%	3.19%	4.53%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,108	$8,335	$1,327	$271
WAC	1.60%	2.64%	4.72%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,488	$3,605	$93
WAC		2.43%	4.48%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,017	$30
WAC			3.40%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$53,488**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,444	$1,072	$649
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,806	$16,489	$7,615
Penalty in Months of Forgone Interest	3.10 mo	5.49 mo	5.80 mo
Balances in New Accounts	$1,637	$1,130	$358

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%	$1,085	$1,146	$538	1.53%
3.00 to 3.99%	$160	$1,323	$629	3.50%
4.00 to 4.99%	$158	$1,329	$591	4.51%
5.00 to 5.99%	$60	$615	$327	5.29%
6.00 to 6.99%	$20	$30	$25	6.35%
7.00 to 7.99%	$22	$6	$19	7.31%
8.00 to 8.99%	$0	$0	$9	8.23%
9.00 and Above	$0	$0	$1	10.18%
WARM	2 mo	17 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$8,096**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,230
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	$10,608	0.63%	$340
Money Market Deposit Accounts (MMDAs)	$14,530	0.99%	$579
Passbook Accounts	$13,686	0.73%	$414
Non-Interest-Bearing Non-Maturity Deposits	$6,052		$156
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$248	0.14%	
Escrow for Mortgages Serviced for Others	$269	0.03%	
Other Escrows	$105	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,498		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,529		
Miscellaneous II	$69		
TOTAL LIABILITIES	**$114,912**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$13,913
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$128,826**

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		$2
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	39	$70
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	47	$44
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	35	$23
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	143	$195
1014	Opt commitment to orig 25- or 30-year FRMs	136	$379
1016	Opt commitment to orig "other" Mortgages	102	$169
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$7
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	35	$49
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	49	$311
2036	Commit/sell "other" Mortgage loans, svc retained	6	$40
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2074	Commit/sell 25- or 30-yr FRM MBS		$29
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$15
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$111
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$20
2134	Commit/sell 25- or 30-yr FRM loans, svc released	51	$274
2136	Commit/sell "other" Mortgage loans, svc released		$13
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$14
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$12
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	49	$78
2214	Firm commit/originate 25- or 30-year FRM loans	53	$157
2216	Firm commit/originate "other" Mortgage loans	37	$82
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$9
3034	Option to sell 25- or 30-year FRMs		$31
3054	Short option to purchase 25- or 30-yr FRMs		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$38
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	35	$71
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$8
5004	IR swap: pay fixed, receive 3-month LIBOR		$163
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$30

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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	174	$455
9512	Adjustable-rate construction loans in process	115	$289

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$42
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$268
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$90
120	Other investment securities, fixed-coupon securities	6	$29
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$52
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$82
130	Construction and land loans (adj-rate)		$27
140	Second Mortgages (adj-rate)		$15
150	Commercial loans (adj-rate)		$73
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$6
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$40
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	114	$770
220	Variable-rate FHLB advances	26	$321
299	Other variable-rate	28	$401
300	Govt. & agency securities, fixed-coupon securities		$15
302	Govt. & agency securities, floating-rate securities		$32

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	218	$4,364	$4,408	$4,334	$4,162	$3,960	$3,760
123 - Mortgage Derivatives - M/V estimate	178	$3,853	$3,859	$3,803	$3,677	$3,539	$3,406
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$194	$196	$193	$189	$184	$180
280 - FHLB putable advance-M/V estimate	78	$1,739	$1,896	$1,846	$1,799	$1,763	$1,736
281 - FHLB convertible advance-M/V estimate	68	$1,760	$1,853	$1,836	$1,807	$1,785	$1,768
282 - FHLB callable advance-M/V estimate	11	$287	$311	$306	$301	$296	$292
283 - FHLB periodic floor floating rate advance-M/V Estimates		$11	$11	$11	$11	$11	$12
289 - Other FHLB structured advances - M/V estimate	12	$432	$458	$450	$441	$433	$430
290 - Other structured borrowings - M/V estimate	19	$508	$553	$542	$526	$520	$512
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$66	$96	$106	$119	$132	$146