Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 235** **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	13,671	-2,460	-15 %	10.39 %	-141 bp
+200 bp	14,895	-1,236	-8 %	11.15 %	-65 bp
+100 bp	15,740	-391	-2 %	11.62 %	-17 bp
0 bp	16,131			11.80 %	
-100 bp	16,000	-131	-1 %	11.63 %	-17 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	11.80 %	11.25 %	9.57 %
Post-shock NPV Ratio	11.15 %	10.31 %	9.12 %
Sensitivity Measure: Decline in NPV Ratio	65 bp	94 bp	45 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	14,580	14,157	13,485	12,728	11,966	13,631	103.86	3.87
30-Year Mortgage Securities	1,995	1,945	1,860	1,760	1,659	1,876	103.67	3.46
15-Year Mortgages and MBS	10,551	10,332	10,011	9,659	9,299	9,876	104.62	2.61
Balloon Mortgages and MBS	3,507	3,501	3,474	3,430	3,372	3,222	108.66	0.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,021	2,013	2,003	1,985	1,962	1,920	104.86	0.44
7 Month to 2 Year Reset Frequency	9,106	9,105	9,072	8,985	8,839	8,673	104.99	0.19
2+ to 5 Year Reset Frequency	4,992	4,970	4,930	4,855	4,718	4,745	104.74	0.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	80	79	78	76	74	77	103.44	1.79
2 Month to 5 Year Reset Frequency	719	710	698	684	669	693	102.50	1.49
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,686	3,650	3,607	3,565	3,522	3,621	100.81	1.08
Adjustable-Rate, Fully Amortizing	5,657	5,618	5,562	5,507	5,452	5,581	100.66	0.84
Fixed-Rate, Balloon	6,544	6,379	6,214	6,056	5,903	6,071	105.07	2.58
Fixed-Rate, Fully Amortizing	3,846	3,721	3,598	3,484	3,377	3,531	105.37	3.34
Construction and Land Loans								
Adjustable-Rate	1,751	1,747	1,740	1,734	1,727	1,748	99.90	0.31
Fixed-Rate	1,263	1,243	1,221	1,199	1,178	1,260	98.66	1.72
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,307	9,290	9,264	9,239	9,213	9,269	100.23	0.23
Fixed-Rate	3,745	3,678	3,607	3,538	3,472	3,521	104.47	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,516	2,482	2,434	2,378	2,318	2,482	100.00	1.65
Accrued Interest Receivable	369	369	369	369	369	369	100.00	0.00
Advance for Taxes/Insurance	36	36	36	36	36	36	100.00	0.00
Float on Escrows on Owned Mortgages	24	40	57	72	85			-41.59
LESS: Value of Servicing on Mortgages Serviced by Others	-11	-14	-17	-18	-18			-22.23
TOTAL MORTGAGE LOANS AND SECURITIES	**86,307**	**85,080**	**83,339**	**81,357**	**79,230**	**82,202**	**103.50**	**1.74**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,429	3,421	3,411	3,401	3,392	3,431	99.70	0.27
Fixed-Rate	3,068	2,983	2,898	2,817	2,739	2,790	106.92	2.86
Consumer Loans								
Adjustable-Rate	4,438	4,427	4,412	4,397	4,382	4,099	108.00	0.30
Fixed-Rate	6,989	6,903	6,805	6,711	6,619	7,017	98.38	1.33
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-191	-190	-188	-187	-185	-190	0.00	0.74
Accrued Interest Receivable	93	93	93	93	93	93	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,827**	**17,638**	**17,431**	**17,232**	**17,040**	**17,241**	**102.30**	**1.12**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,199	2,199	2,199	2,199	2,199	2,199	100.00	0.00
Equities and All Mutual Funds	170	165	161	156	152	165	100.01	2.77
Zero-Coupon Securities	93	92	90	89	88	89	102.43	1.56
Government and Agency Securities	1,868	1,749	1,642	1,548	1,465	1,754	99.68	6.45
Term Fed Funds, Term Repos	6,791	6,789	6,780	6,771	6,762	6,784	100.07	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	928	889	852	818	787	869	102.29	4.26
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,730	7,590	7,345	7,070	6,801	7,628	99.50	2.54
Structured Securities (Complex)	3,121	3,048	2,927	2,789	2,650	3,067	99.39	3.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**22,901**	**22,521**	**21,996**	**21,441**	**20,903**	**22,557**	**99.84**	**2.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,895	1,895	1,895	1,895	1,895	1,895	100.00	0.00
Real Estate Held for Investment	52	52	52	52	52	52	100.00	0.00
Investment in Unconsolidated Subsidiaries	41	39	36	33	31	39	100.00	6.80
Office Premises and Equipment	1,499	1,499	1,499	1,499	1,499	1,499	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,488**	**3,485**	**3,483**	**3,480**	**3,477**	**3,485**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	690	876	1,022	1,105	1,143			-18.94
Adjustable-Rate Servicing	20	22	29	29	29			-21.37
Float on Mortgages Serviced for Others	353	443	530	594	642			-20.04
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,062**	**1,341**	**1,581**	**1,729**	**1,814**			**-19.34**
OTHER ASSETS								
Purchased and Excess Servicing						898		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,425	4,425	4,425	4,425	4,425	4,425	100.00	0.00
Miscellaneous II						764		
Deposit Intangibles								
Retail CD Intangible	94	107	163	184	204			-32.15
Transaction Account Intangible	383	557	781	993	1,199			-35.75
MMDA Intangible	529	716	963	1,196	1,393			-30.32
Passbook Account Intangible	543	733	995	1,243	1,480			-30.80
Non-Interest-Bearing Account Intangible	45	155	263	365	462			-70.21
TOTAL OTHER ASSETS	**6,020**	**6,692**	**7,590**	**8,406**	**9,163**	**6,087**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						260		
TOTAL ASSETS	**137,605**	**136,759**	**135,420**	**133,645**	**131,628**	**131,832**	**104/102*** **	**0.80/1.40*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	35,656	35,612	35,486	35,362	35,247	35,247	101.04	0.24
Fixed-Rate Maturing in 13 Months or More	18,322	17,876	17,451	17,053	16,697	16,972	105.33	2.44
Variable-Rate	636	634	633	631	629	631	100.49	0.27
Demand								
Transaction Accounts	9,359	9,359	9,359	9,359	9,359	9,359	100/94*	0.00/2.26*
MMDAs	17,631	17,631	17,631	17,631	17,631	17,631	100/96*	0.00/1.28*
Passbook Accounts	11,621	11,621	11,621	11,621	11,621	11,621	100/94*	0.00/2.07*
Non-Interest-Bearing Accounts	4,671	4,671	4,671	4,671	4,671	4,671	100/97*	0.00/2.41*
TOTAL DEPOSITS	**97,897**	**97,405**	**96,852**	**96,328**	**95,855**	**96,132**	**101/99***	**0.54/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,665	5,608	5,550	5,493	5,437	5,448	102.95	1.03
Fixed-Rate Maturing in 37 Months or More	2,249	2,152	2,060	1,973	1,891	2,017	106.73	4.39
Variable-Rate	1,873	1,866	1,859	1,853	1,848	1,829	102.01	0.37
TOTAL BORROWINGS	**9,788**	**9,626**	**9,470**	**9,320**	**9,176**	**9,293**	**103.59**	**1.65**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	852	852	852	852	852	852	100.00	0.00
Other Escrow Accounts	131	127	124	120	117	138	92.02	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,077	2,077	2,077	2,077	2,077	2,077	100.00	0.00
Miscellaneous II	0	0	0	0	0	49		
TOTAL OTHER LIABILITIES	**3,060**	**3,056**	**3,053**	**3,049**	**3,046**	**3,117**	**98.06**	**0.13**
Other Liabilities not Included Above								
Self-Valued	10,887	10,580	10,321	10,034	9,827	9,954	106.29	2.67
Unamortized Yield Adjustments						-17		
TOTAL LIABILITIES	**121,632**	**120,668**	**119,695**	**118,731**	**117,904**	**118,479**	**102/100****	**0.80/1.48****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	87	-19	-173	-329	-481			
ARMs	-2	-3	-5	-9	-17			
Other Mortgages	1	0	-4	-9	-15			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	57	-4	-90	-177	-263			
Sell Mortgages and MBS	-152	56	348	646	935			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	1	4	8	10	13			
Pay Floating, Receive Fixed Swaps	11	7	4	2	-1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	1	2			
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	-1	-6	-10	-14			
Self-Valued	22	-1	-68	-143	-210			
TOTAL OFF-BALANCE-SHEET POSITIONS	**27**	**40**	**15**	**-18**	**-53**			

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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	137,605	136,759	135,420	133,645	131,628	131,832	104/102***	0.80/1.40***
MINUS TOTAL LIABILITIES	121,632	120,668	119,695	118,731	117,904	118,479	102/100**	0.80/1.48**
PLUS OFF-BALANCE-SHEET POSITIONS	27	40	15	-18	-53			
TOTAL NET PORTFOLIO VALUE #	16,000	16,131	15,740	14,895	13,671	13,353	120.81	0.81

* 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	$1,807	$7,148	$3,983	$570	$124
WARM	342 mo	326 mo	316 mo	291 mo	238 mo
WAC	4.64%	5.46%	6.37%	7.28%	8.76%
Amount of these that is FHA or VA Guaranteed	$112	$521	$41	$16	$9
Securities Backed by Conventional Mortgages	$464	$403	$394	$18	$5
WARM	319 mo	293 mo	324 mo	212 mo	182 mo
Weighted Average Pass-Through Rate	4.40%	5.30%	6.04%	7.15%	8.32%
Securities Backed by FHA or VA Mortgages	$109	$297	$182	$2	$1
WARM	340 mo	315 mo	343 mo	261 mo	186 mo
Weighted Average Pass-Through Rate	4.37%	5.15%	6.11%	7.24%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,450	$2,946	$1,309	$353	$88
WAC	4.59%	5.41%	6.37%	7.31%	8.66%
Mortgage Securities	$1,577	$903	$241	$8	$0
Weighted Average Pass-Through Rate	4.16%	5.21%	6.06%	7.17%	8.93%
WARM (of 15-Year Loans and Securities)	145 mo	131 mo	133 mo	120 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$383	$983	$734	$273	$74
WAC	4.44%	5.41%	6.40%	7.30%	8.59%
Mortgage Securities	$344	$388	$40	$4	$0
Weighted Average Pass-Through Rate	4.44%	5.41%	6.35%	7.08%	0.00%
WARM (of Balloon Loans and Securities)	66 mo	66 mo	54 mo	45 mo	30 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$28,605

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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	$173	$11	$0	$13
WAC	7.60%	3.46%	5.61%	0.00%	5.88%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,920	$8,500	$4,734	$77	$680
Weighted Average Margin	248 bp	266 bp	256 bp	268 bp	251 bp
WAC	4.54%	4.65%	5.70%	3.57%	5.33%
WARM	255 mo	288 mo	308 mo	361 mo	285 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	37 mo	8 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$16,107**

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	$9	$42	$80	$16	$1
Weighted Average Distance from Lifetime Cap	116 bp	94 bp	73 bp	85 bp	120 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$38	$145	$56	$0	$8
Weighted Average Distance from Lifetime Cap	317 bp	359 bp	348 bp	270 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,677	$8,290	$4,390	$59	$601
Weighted Average Distance from Lifetime Cap	676 bp	651 bp	586 bp	754 bp	667 bp
Balances Without Lifetime Cap	$196	$196	$219	$1	$83
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,550	$8,284	$4,379	$17	$542
Weighted Average Periodic Rate Cap	131 bp	192 bp	210 bp	152 bp	185 bp
Balances Subject to Periodic Rate Floors	$527	$6,631	$3,353	$14	$506
MBS Included in ARM Balances	$496	$1,605	$692	$14	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,621	$5,581
WARM	67 mo	164 mo
Remaining Term to Full Amortization	273 mo	
Rate Index Code	0	0
Margin	244 bp	254 bp
Reset Frequency	29 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$112	$79
Wghted Average Distance to Lifetime Cap	165 bp	108 bp
Fixed-Rate:		
Balances	$6,071	$3,531
WARM	37 mo	95 mo
Remaining Term to Full Amortization	265 mo	
WAC	6.44%	6.22%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,748	$1,260
WARM	45 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	5.99%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,269	$3,521
WARM	146 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	6.94%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,431	$2,790
WARM	42 mo	42 mo
Margin in Column 1; WAC in Column 2	125 bp	6.42%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,099	$7,017
WARM	104 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	693 bp	7.30%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$67	$586
Fixed Rate		
Remaining WAL <= 5 Years	$447	$5,378
Remaining WAL 5-10 Years	$735	$127
Remaining WAL Over 10 Years	$117	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$64
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$0
WAC	0.35%	3.22%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,378	$6,156

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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	$19,425	$40,716	$24,765	$3,895	$401
WARM	268 mo	308 mo	310 mo	294 mo	200 mo
Weighted Average Servicing Fee	27 bp	31 bp	32 bp	36 bp	34 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	534 loans				
FHA/VA	112 loans				
Subserviced by Others	22 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,734	$4	Total # of Adjustable-Rate Loans Serviced	20 loans
WARM (in months)	316 mo	102 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others **$92,941**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,199		
Equity Securities Carried at Fair Value	$165		
Zero-Coupon Securities	$89	1.04%	18 mo
Government & Agency Securities	$1,754	3.21%	110 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,784	0.43%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$869	4.52%	67 mo
Memo: Complex Securities (from supplemental reporting)	$3,067		

Total Cash, Deposits, and Securities **$14,929**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,226
Accrued Interest Receivable	$369
Advances for Taxes and Insurance	$36
Less: Unamortized Yield Adjustments	$-43
Valuation Allowances	$1,744
Unrealized Gains (Losses)	$181

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$300
Accrued Interest Receivable	$93
Less: Unamortized Yield Adjustments	$-52
Valuation Allowances	$489
Unrealized Gains (Losses)	$4

OTHER ITEMS	
Real Estate Held for Investment	$52
Repossessed Assets	$1,895
Equity Investments Not Carried at Fair Value	$39
Office Premises and Equipment	
	$1,499
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-25
Valuation Allowances	$-5
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$898
Miscellaneous I	
Miscellaneous II	$4,425
	$764
TOTAL ASSETS	**$131,738**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$138
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$16
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$49
Mortgage-Related Mututal Funds	$116
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,321
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$3,475
Weighted Average Servicing Fee	18 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$716

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$8,119	$2,990	$511	$71
WAC	1.54%	3.24%	4.37%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$11,846	$10,711	$1,070	$124
WAC	1.52%	2.87%	4.62%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$8,559	$4,459	$41
WAC		2.34%	4.42%	
WARM		19 mo	27 mo	
Balances Maturing in 37 or More Months			$3,953	$22
WAC			3.77%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,218**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,608	$4,350	$1,888
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,156	$19,496	$8,329
Penalty in Months of Forgone Interest	3.50 mo	6.18 mo	6.81 mo
Balances in New Accounts	$1,701	$1,172	$328

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$958	$656	$271	1.16%
3.00 to 3.99%	$281	$876	$259	3.52%
4.00 to 4.99%	$88	$1,879	$1,025	4.45%
5.00 to 5.99%	$41	$638	$405	5.17%
6.00 to 6.99%	$17	$10	$45	6.39%
7.00 to 7.99%	$0	$3	$11	7.30%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	17 mo	59 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$7,464**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$12,423
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	$9,359	0.52%	$418
Money Market Deposit Accounts (MMDAs)	$17,631	1.10%	$972
Passbook Accounts	$11,621	0.68%	$427
Non-Interest-Bearing Non-Maturity Deposits	$4,671		$117
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$210	0.02%	
Escrow for Mortgages Serviced for Others	$642	0.02%	
Other Escrows	$138	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$44,273		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-20		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,077		
Miscellaneous II	$49		
TOTAL LIABILITIES	**$118,488**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$6
EQUITY CAPITAL	$13,243
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$131,737**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$102
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$222
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$8
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	90	$610
1014	Opt commitment to orig 25- or 30-year FRMs	82	$2,648
1016	Opt commitment to orig "other" Mortgages	66	$238
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$3
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		$3
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$28
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$54
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	28	$238
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$883
2036	Commit/sell "other" Mortgage loans, svc retained		$7
2054	Commit/purchase 25- to 30-year FRM MBS		$1,189
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$428
2074	Commit/sell 25- or 30-yr FRM MBS		$3,163
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$131
2136	Commit/sell "other" Mortgage loans, svc released		$4
2202	Firm commitment to originate 1-month COFI ARM loans		$7

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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
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$52
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		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$74
2214	Firm commit/originate 25- or 30-year FRM loans	24	$25
2216	Firm commit/originate "other" Mortgage loans	15	$39
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$12
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$3
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	22	$52
4022	Commit/sell non-Mortgage financial assets		$12
5002	IR swap: pay fixed, receive 1-month LIBOR		$34
5024	IR swap: pay 1-month LIBOR, receive fixed		$34
5044	IR swap: pay the prime rate, receive fixed		$36
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		$15
6034	Short interest rate Cap based on 3-month LIBOR		$15
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	94	$341
9512	Adjustable-rate construction loans in process	52	$245

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
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		$39
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$163
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		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$34
120	Other investment securities, fixed-coupon securities	6	$49
122	Other investment securities, floating-rate securities		$22
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
130	Construction and land loans (adj-rate)		$105
150	Commercial loans (adj-rate)		$37
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases		$281
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$82
187	Consumer loans; recreational vehicles		$400
189	Consumer loans; other		$34
200	Variable-rate, fixed-maturity CDs	71	$631
220	Variable-rate FHLB advances	16	$169
299	Other variable-rate	23	$1,669
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

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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	133	$3,067	$3,121	$3,048	$2,927	$2,789	$2,650
123 - Mortgage Derivatives - M/V estimate	86	$7,628	$7,730	$7,590	$7,345	$7,070	$6,801
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$63	$64	$63	$62	$60	$59
280 - FHLB putable advance-M/V estimate	57	$3,602	$4,014	$3,872	$3,757	$3,675	$3,616
281 - FHLB convertible advance-M/V estimate	31	$3,650	$3,965	$3,875	$3,834	$3,724	$3,668
282 - FHLB callable advance-M/V estimate		$208	$231	$224	$218	$213	$210
289 - Other FHLB structured advances - M/V estimate		$15	$16	$16	$15	$15	$15
290 - Other structured borrowings - M/V estimate	11	$2,479	$2,660	$2,592	$2,497	$2,406	$2,318
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$981	$22	$-1	$-68	$-143	$-210