Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 106** **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	96,341	-14,148	-13 %	11.93 %	-127 bp
+200 bp	103,898	-6,591	-6 %	12.68 %	-52 bp
+100 bp	109,199	-1,290	-1 %	13.16 %	-4 bp
0 bp	110,489			13.20 %	
-100 bp	109,289	-1,200	-1 %	12.98 %	-22 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	13.20 %	13.37 %	10.89 %
Post-shock NPV Ratio	12.68 %	12.75 %	10.44 %
Sensitivity Measure: Decline in NPV Ratio	52 bp	61 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	82,589	80,478	77,036	73,009	68,865	76,939	104.60	3.45
30-Year Mortgage Securities	16,218	15,620	14,800	13,910	13,021	15,472	100.95	4.54
15-Year Mortgages and MBS	44,675	43,625	42,171	40,597	39,003	41,879	104.17	2.87
Balloon Mortgages and MBS	24,647	24,477	24,131	23,667	23,124	23,055	106.17	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	12,979	12,930	12,817	12,679	12,498	12,366	104.56	0.62
7 Month to 2 Year Reset Frequency	46,267	46,179	46,016	45,459	44,596	44,114	104.68	0.27
2+ to 5 Year Reset Frequency	56,308	56,036	55,507	54,089	52,161	53,695	104.36	0.71
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5,093	5,056	4,999	4,938	4,869	4,781	105.75	0.92
2 Month to 5 Year Reset Frequency	4,999	4,949	4,867	4,778	4,677	4,816	102.76	1.34
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	16,890	16,641	16,376	16,118	15,858	16,349	101.78	1.54
Adjustable-Rate, Fully Amortizing	25,349	25,159	24,941	24,715	24,441	24,945	100.86	0.81
Fixed-Rate, Balloon	12,585	12,182	11,790	11,414	11,056	11,660	104.48	3.27
Fixed-Rate, Fully Amortizing	22,690	22,066	21,442	20,849	20,283	20,854	105.81	2.83
Construction and Land Loans								
Adjustable-Rate	8,909	8,897	8,875	8,854	8,833	8,894	100.03	0.19
Fixed-Rate	3,163	3,076	2,988	2,905	2,827	3,195	96.26	2.85
Second-Mortgage Loans and Securities								
Adjustable-Rate	38,149	38,076	37,971	37,867	37,765	38,006	100.18	0.23
Fixed-Rate	16,179	15,837	15,479	15,138	14,811	15,130	104.67	2.21
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	18,111	17,879	17,545	17,150	16,706	17,879	100.00	1.58
Accrued Interest Receivable	1,996	1,996	1,996	1,996	1,996	1,996	100.00	0.00
Advance for Taxes/Insurance	245	245	245	245	245	245	100.00	0.00
Float on Escrows on Owned Mortgages	147	248	353	444	525			-41.50
LESS: Value of Servicing on Mortgages Serviced by Others	-87	-99	-134	-142	-148			-23.65
TOTAL MORTGAGE LOANS AND SECURITIES	**458,275**	**451,748**	**442,479**	**430,963**	**418,310**	**436,269**	**103.55**	**1.75**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,444	18,416	18,379	18,341	18,305	18,456	99.79	0.18
Fixed-Rate	15,294	14,743	14,211	13,704	13,221	13,415	109.90	3.67
Consumer Loans								
Adjustable-Rate	42,839	42,798	42,722	42,646	42,571	42,167	101.50	0.14
Fixed-Rate	41,486	41,102	40,656	40,224	39,807	41,205	99.75	1.01
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,945	-3,930	-3,909	-3,890	-3,871	-3,930	0.00	0.46
Accrued Interest Receivable	753	753	753	753	753	753	100.00	0.00
TOTAL NONMORTGAGE LOANS	**114,870**	**113,884**	**112,810**	**111,778**	**110,786**	**112,066**	**101.62**	**0.90**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	14,405	14,405	14,405	14,405	14,405	14,405	100.00	0.00
Equities and All Mutual Funds	249	241	232	224	216	241	100.00	3.47
Zero-Coupon Securities	793	788	782	776	770	784	100.58	0.72
Government and Agency Securities	26,765	25,961	25,170	24,420	23,706	25,764	100.76	3.07
Term Fed Funds, Term Repos	38,894	38,888	38,849	38,810	38,772	38,888	100.00	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	17,077	16,666	16,254	15,861	15,487	16,212	102.80	2.47
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	64,808	63,843	62,187	60,188	58,291	66,069	96.63	2.05
Structured Securities (Complex)	43,973	43,180	42,128	40,989	39,850	42,841	100.79	2.14
LESS: Valuation Allowances for Investment Securities	9	8	8	8	8	8	100.00	3.31
TOTAL CASH, DEPOSITS, AND SECURITIES	**206,955**	**203,963**	**199,999**	**195,665**	**191,488**	**205,195**	**99.40**	**1.71**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,649	3,649	3,649	3,649	3,649	3,649	100.00	0.00
Real Estate Held for Investment	94	94	94	94	94	94	100.00	0.00
Investment in Unconsolidated Subsidiaries	379	355	331	307	282	355	100.00	6.80
Office Premises and Equipment	4,203	4,203	4,203	4,203	4,203	4,203	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,324**	**8,300**	**8,276**	**8,252**	**8,228**	**8,300**	**100.00**	**0.29**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,831	2,247	2,579	2,789	2,893			-16.64
Adjustable-Rate Servicing	717	780	999	1,010	991			-18.05
Float on Mortgages Serviced for Others	1,161	1,377	1,619	1,794	1,930			-16.67
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,709**	**4,404**	**5,197**	**5,593**	**5,814**			**-16.90**
OTHER ASSETS								
Purchased and Excess Servicing						2,562		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	37,465	37,465	37,465	37,465	37,465	37,465	100.00	0.00
Miscellaneous II						11,479		
Deposit Intangibles								
Retail CD Intangible	243	278	435	495	553			-34.58
Transaction Account Intangible	2,394	3,481	4,890	6,214	7,509			-35.85
MMDA Intangible	6,888	9,064	12,104	15,046	17,677			-28.77
Passbook Account Intangible	2,646	3,565	4,842	6,049	7,193			-30.79
Non-Interest-Bearing Account Intangible	227	787	1,334	1,854	2,349			-70.33
TOTAL OTHER ASSETS	**49,863**	**54,639**	**61,069**	**67,125**	**72,746**	**51,505**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-7,305		
TOTAL ASSETS	**841,996**	**836,939**	**829,830**	**819,376**	**807,372**	**806,031**	**104/102*** **	**0.73/1.43*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	130,055	129,904	129,466	129,047	128,650	128,756	100.89	0.23
Fixed-Rate Maturing in 13 Months or More	61,619	59,862	58,362	57,081	55,994	56,849	105.30	2.72
Variable-Rate	458	458	458	458	458	458	100.15	0.01
Demand								
Transaction Accounts	58,517	58,517	58,517	58,517	58,517	58,517	100/94*	0.00/2.27*
MMDAs	222,249	222,249	222,249	222,249	222,249	222,249	100/96*	0.00/1.22*
Passbook Accounts	56,174	56,174	56,174	56,174	56,174	56,174	100/94*	0.00/2.09*
Non-Interest-Bearing Accounts	23,860	23,860	23,860	23,860	23,860	23,860	100/97*	0.00/2.40*
TOTAL DEPOSITS	**552,932**	**551,025**	**549,086**	**547,386**	**545,903**	**546,863**	**101/98***	**0.35/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	59,054	58,621	58,157	57,700	57,253	57,495	101.96	0.77
Fixed-Rate Maturing in 37 Months or More	26,139	24,811	23,569	22,406	21,318	22,546	110.05	5.18
Variable-Rate	14,070	14,054	14,033	14,013	13,993	13,963	100.65	0.13
TOTAL BORROWINGS	**99,264**	**97,486**	**95,759**	**94,120**	**92,564**	**94,004**	**103.71**	**1.80**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,222	3,222	3,222	3,222	3,222	3,222	100.00	0.00
Other Escrow Accounts	1,148	1,113	1,081	1,050	1,021	1,215	91.67	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1,047	1,047	1,047	1,047	1,047	1,047	100.00	0.00
Miscellaneous I	14,056	14,056	14,056	14,056	14,056	14,056	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,681		
TOTAL OTHER LIABILITIES	**19,473**	**19,439**	**19,406**	**19,375**	**19,346**	**21,221**	**91.60**	**0.17**
Other Liabilities not Included Above								
Self-Valued	60,089	58,069	56,285	54,822	53,737	54,021	107.49	3.28
Unamortized Yield Adjustments						219		
TOTAL LIABILITIES	**731,759**	**726,020**	**720,537**	**715,703**	**711,550**	**716,327**	**101/99****	**0.77/1.58****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	248	10	-336	-689	-1,031			
ARMs	11	11	3	-9	-31			
Other Mortgages	3	0	-11	-25	-41			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	89	-61	-255	-454	-664			
Sell Mortgages and MBS	-263	69	530	1,002	1,459			
Purchase Non-Mortgage Items	12	0	-11	-21	-30			
Sell Non-Mortgage Items	-2	0	3	6	9			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-568	-93	340	747	1,130			
Pay Floating, Receive Fixed Swaps	283	178	78	-18	-111			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	3	7	11	14			
Interest-Rate Caps	17	32	54	85	125			
Interest-Rate Floors	61	41	30	21	15			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-7	-18	-29	-40			
Self-Valued	-840	-611	-508	-403	-287			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-949**	**-430**	**-95**	**225**	**519**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	841,996	836,939	829,830	819,376	807,372	806,031	104/102***	0.73/1.43***
MINUS TOTAL LIABILITIES	731,759	726,020	720,537	715,703	711,550	716,327	101/99**	0.77/1.58**
PLUS OFF-BALANCE-SHEET POSITIONS	-949	-430	-95	225	519			
TOTAL NET PORTFOLIO VALUE #	109,289	110,489	109,199	103,898	96,341	89,704	123.17	0.04

* 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	$6,682	$33,616	$27,155	$6,035	$3,451
WARM	336 mo	316 mo	319 mo	306 mo	286 mo
WAC	4.20%	5.54%	6.38%	7.38%	8.86%
Amount of these that is FHA or VA Guaranteed	$437	$2,264	$785	$357	$608
Securities Backed by Conventional Mortgages	$5,045	$5,733	$2,299	$134	$13
WARM	341 mo	324 mo	318 mo	283 mo	177 mo
Weighted Average Pass-Through Rate	3.91%	5.29%	6.12%	7.12%	8.36%
Securities Backed by FHA or VA Mortgages	$1,363	$377	$382	$30	$96
WARM	398 mo	318 mo	291 mo	214 mo	102 mo
Weighted Average Pass-Through Rate	3.56%	5.20%	6.26%	7.33%	9.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,606	$8,778	$4,174	$1,367	$778
WAC	4.59%	5.43%	6.40%	7.38%	9.01%
Mortgage Securities	$14,415	$5,021	$728	$11	$1
Weighted Average Pass-Through Rate	4.10%	5.20%	6.03%	7.12%	8.51%
WARM (of 15-Year Loans and Securities)	150 mo	142 mo	141 mo	127 mo	141 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$7,725	$6,811	$4,394	$471	$177
WAC	4.35%	5.46%	6.36%	7.27%	9.50%
Mortgage Securities	$2,701	$743	$32	$0	$0
Weighted Average Pass-Through Rate	4.13%	5.38%	6.20%	0.00%	8.00%
WARM (of Balloon Loans and Securities)	73 mo	79 mo	84 mo	91 mo	74 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$157,344**

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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	$8	$1,359	$35	$0	$49
WAC	5.70%	5.60%	5.65%	0.00%	4.99%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,359	$42,755	$53,660	$4,781	$4,767
Weighted Average Margin	261 bp	239 bp	228 bp	250 bp	257 bp
WAC	3.90%	4.82%	5.32%	4.58%	5.23%
WARM	253 mo	303 mo	332 mo	314 mo	277 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	5 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$119,772**

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	$77	$449	$170	$1	$76
Weighted Average Distance from Lifetime Cap	118 bp	187 bp	135 bp	77 bp	36 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$142	$430	$406	$88	$279
Weighted Average Distance from Lifetime Cap	291 bp	346 bp	361 bp	359 bp	335 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,241	$42,995	$52,384	$4,538	$4,374
Weighted Average Distance from Lifetime Cap	753 bp	602 bp	565 bp	657 bp	585 bp
Balances Without Lifetime Cap	$908	$241	$735	$154	$87
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,255	$41,559	$52,038	$135	$2,931
Weighted Average Periodic Rate Cap	272 bp	209 bp	209 bp	908 bp	218 bp
Balances Subject to Periodic Rate Floors	$5,703	$38,673	$50,714	$127	$1,707
MBS Included in ARM Balances	$2,523	$10,886	$10,062	$1,348	$1,238

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$16,349	$24,945
WARM	75 mo	138 mo
Remaining Term to Full Amortization	285 mo	
Rate Index Code	0	0
Margin	216 bp	233 bp
Reset Frequency	43 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$423	$399
Wghted Average Distance to Lifetime Cap	72 bp	149 bp
Fixed-Rate:		
Balances	$11,660	$20,854
WARM	49 mo	75 mo
Remaining Term to Full Amortization	264 mo	
WAC	6.37%	6.04%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,894	$3,195
WARM	24 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	163 bp	6.12%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$38,006	$15,130
WARM	195 mo	157 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	24 bp	7.00%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,456	$13,415
WARM	38 mo	53 mo
Margin in Column 1; WAC in Column 2	200 bp	7.08%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,167	$41,205
WARM	110 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	594 bp	10.75%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,410	$20,598
Fixed Rate		
Remaining WAL <= 5 Years	$4,614	$35,068
Remaining WAL 5-10 Years	$1,500	$1,180
Remaining WAL Over 10 Years	$327	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$13	$36
WAC	1.58%	5.88%
Principal-Only MBS	$6	$12
WAC	6.01%	5.95%
Total Mortgage-Derivative Securities - Book Value	$7,871	$56,894

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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	$44,233	$78,364	$77,252	$18,759	$6,948
WARM	292 mo	295 mo	302 mo	290 mo	206 mo
Weighted Average Servicing Fee	29 bp	31 bp	31 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,151 loans				
FHA/VA	420 loans				
Subserviced by Others	44 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$98,380	$10,653
WARM (in months)	247 mo	322 mo
Weighted Average Servicing Fee	34 bp	37 bp

Total # of Adjustable-Rate Loans Serviced	499 loans
Number of These Subserviced by Others	3 loans

Total Balances of Mortgage Loans Serviced for Others	**$334,588**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$14,405		
Equity Securities Carried at Fair Value	$241		
Zero-Coupon Securities	$784	0.59%	10 mo
Government & Agency Securities	$25,764	2.09%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$38,888	0.27%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$16,212	3.21%	35 mo
Memo: Complex Securities (from supplemental reporting)	$42,841		

Total Cash, Deposits, and Securities	**$139,134**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$24,544
Accrued Interest Receivable	$1,996
Advances for Taxes and Insurance	$245
Less: Unamortized Yield Adjustments	$6,350
Valuation Allowances	$6,665
Unrealized Gains (Losses)	$-1,686

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,787
Accrued Interest Receivable	$753
Less: Unamortized Yield Adjustments	$375
Valuation Allowances	$5,716
Unrealized Gains (Losses)	$-40

OTHER ITEMS	
Real Estate Held for Investment	$94
Repossessed Assets	$3,649
Equity Investments Not Carried at Fair Value	$355
Office Premises and Equipment	
	$4,203
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$302
Valuation Allowances	$-843
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,562
Miscellaneous I	
Miscellaneous II	$37,465
	$11,479
TOTAL ASSETS	**$804,726**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$429
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$29
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$145
Mortgage-Related Mututal Funds	$96
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$41,451
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$38,226
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$14,493

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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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	$38,144	$6,076	$1,398	$704
WAC	1.40%	3.37%	4.43%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$54,530	$25,642	$2,967	$807
WAC	1.46%	2.84%	4.41%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$30,173	$11,218	$191
WAC		2.36%	4.31%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$15,458	$272
WAC			4.01%	
WARM			62 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$185,605**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$12,155	$15,706	$12,540
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$75,331	$44,726	$19,001
Penalty in Months of Forgone Interest	3.31 mo	5.96 mo	8.61 mo
Balances in New Accounts	$9,660	$8,221	$2,429

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%	$17,455	$7,921	$1,420	0.94%
3.00 to 3.99%	$2,190	$7,902	$2,999	3.39%
4.00 to 4.99%	$1,565	$12,740	$7,159	4.63%
5.00 to 5.99%	$2,751	$4,781	$8,210	5.42%
6.00 to 6.99%	$13	$102	$1,939	6.17%
7.00 to 7.99%	$1	$7	$282	7.03%
8.00 to 8.99%	$0	$2	$518	8.73%
9.00 and Above	$0	$66	$19	9.88%
WARM	1 mo	16 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$80,041**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$68,451
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	$58,517	0.63%	$3,231
Money Market Deposit Accounts (MMDAs)	$222,249	0.70%	$7,642
Passbook Accounts	$56,174	0.64%	$3,211
Non-Interest-Bearing Non-Maturity Deposits	$23,860		$1,154
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,544	0.12%	
Escrow for Mortgages Serviced for Others	$1,678	0.07%	
Other Escrows	$1,215	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$365,237		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$94		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$125		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1,047		
Miscellaneous I	$14,056		
Miscellaneous II	$1,681		
TOTAL LIABILITIES	**$716,336**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$183
EQUITY CAPITAL	$88,188
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$804,707**

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		$9
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$405
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	26	$553
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$473
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$1,311
1014	Opt commitment to orig 25- or 30-year FRMs	58	$5,811
1016	Opt commitment to orig "other" Mortgages	49	$615
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$29
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$110
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$9
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	16	$225
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	25	$802
2036	Commit/sell "other" Mortgage loans, svc retained		$7
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,601
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$416
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$71
2054	Commit/purchase 25- to 30-year FRM MBS	8	$1,452
2056	Commit/purchase "other" MBS		$232
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$713
2074	Commit/sell 25- or 30-yr FRM MBS	10	$4,562
2076	Commit/sell "other" MBS		$7

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
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$22
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$32
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$81
2116	Commit/purchase "other" Mortgage loans, svc released		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$124
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$32
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$225
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$1,107
2136	Commit/sell "other" Mortgage loans, svc released	7	$16
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	8	$59
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$99
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$198
2214	Firm commit/originate 25- or 30-year FRM loans	18	$469
2216	Firm commit/originate "other" Mortgage loans	13	$220
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$187
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$62
3036	Option to sell "other" Mortgages		$10
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		$7
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	26	$378
4022	Commit/sell non-Mortgage financial assets		$320

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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
5002	IR swap: pay fixed, receive 1-month LIBOR	10	$2,970
5004	IR swap: pay fixed, receive 3-month LIBOR	8	$10,010
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,065
5026	IR swap: pay 3-month LIBOR, receive fixed		$31
5044	IR swap: pay the prime rate, receive fixed		$36
6002	Interest rate Cap based on 1-month LIBOR		$1,597
6004	Interest rate Cap based on 3-month LIBOR		$3,515
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
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	41	$431
9512	Adjustable-rate construction loans in process	41	$1,033

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$441
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$949
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,277
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$522
120	Other investment securities, fixed-coupon securities		$533
122	Other investment securities, floating-rate securities		$151
125	Multi/nonres mtg loans; fixed-rate, Balloon		$163
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$213
130	Construction and land loans (adj-rate)		$97
140	Second Mortgages (adj-rate)		$248
180	Consumer loans; loans on deposits		$6
183	Consumer loans; auto loans and leases	7	$4,059
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$13,342
187	Consumer loans; recreational vehicles	6	$2,236
189	Consumer loans; other	7	$2,502
200	Variable-rate, fixed-maturity CDs	36	$458
220	Variable-rate FHLB advances	8	$711
299	Other variable-rate	21	$13,261
300	Govt. & agency securities, fixed-coupon securities		$93
302	Govt. & agency securities, floating-rate securities		$23

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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	62	$42,841	$43,973	$43,180	$42,128	$40,989	$39,850
123 - Mortgage Derivatives - M/V estimate	79	$66,069	$64,808	$63,843	$62,187	$60,188	$58,291
129 - Mortgage-Related Mutual Funds - M/V estimate		$25	$26	$25	$25	$24	$23
280 - FHLB putable advance-M/V estimate	25	$24,331	$27,294	$26,312	$25,526	$24,942	$24,531
281 - FHLB convertible advance-M/V estimate	22	$6,301	$6,813	$6,678	$6,575	$6,415	$6,320
282 - FHLB callable advance-M/V estimate		$190	$211	$204	$198	$194	$191
289 - Other FHLB structured advances - M/V estimate		$473	$489	$499	$489	$480	$473
290 - Other structured borrowings - M/V estimate	26	$22,726	$25,282	$24,377	$23,497	$22,791	$22,222
500 - Other OBS Positions w/o contract code or exceeds 16 positions	11	$25,656	$-840	$-611	$-508	$-403	$-287