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: 382** | **March 2011**

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	14,921	-3,106	-17 %	12.09 %	-190 bp
+200 bp	16,248	-1,778	-10 %	12.95 %	-104 bp
+100 bp	17,343	-683	-4 %	13.62 %	-37 bp
0 bp	18,026			13.99 %	
-100 bp	18,383	357	+2 %	14.15 %	+16 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.99 %	13.73 %	13.62 %
Post-shock NPV Ratio	12.95 %	12.76 %	12.51 %
Sensitivity Measure: Decline in NPV Ratio	104 bp	97 bp	110 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	14,674	14,334	13,735	13,023	12,282	13,601	105.39	3.27
30-Year Mortgage Securities	2,144	2,079	1,983	1,876	1,769	2,007	103.60	3.88
15-Year Mortgages and MBS	15,018	14,737	14,299	13,810	13,304	14,018	105.13	2.44
Balloon Mortgages and MBS	4,386	4,356	4,306	4,247	4,179	4,142	105.17	0.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,418	1,414	1,403	1,391	1,377	1,364	103.63	0.54
7 Month to 2 Year Reset Frequency	7,224	7,230	7,174	7,090	6,962	6,977	103.63	0.34
2+ to 5 Year Reset Frequency	4,815	4,792	4,736	4,641	4,501	4,608	103.99	0.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	139	137	135	132	130	133	103.14	1.46
2 Month to 5 Year Reset Frequency	1,449	1,435	1,413	1,388	1,360	1,387	103.44	1.27
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,294	4,254	4,202	4,151	4,100	4,226	100.67	1.08
Adjustable-Rate, Fully Amortizing	8,011	7,933	7,834	7,734	7,637	7,890	100.55	1.12
Fixed-Rate, Balloon	4,803	4,678	4,550	4,427	4,309	4,373	106.99	2.70
Fixed-Rate, Fully Amortizing	5,484	5,286	5,092	4,911	4,743	4,891	108.08	3.71
Construction and Land Loans								
Adjustable-Rate	2,086	2,081	2,073	2,065	2,057	2,086	99.79	0.31
Fixed-Rate	2,029	1,995	1,955	1,916	1,879	2,012	99.18	1.87
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,036	4,029	4,017	4,004	3,992	4,024	100.14	0.24
Fixed-Rate	2,255	2,217	2,174	2,133	2,094	2,133	103.97	1.82
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,650	1,629	1,598	1,565	1,530	1,629	100.00	1.58
Accrued Interest Receivable	336	336	336	336	336	336	100.00	0.00
Advance for Taxes/Insurance	49	49	49	49	49	49	100.00	0.00
Float on Escrows on Owned Mortgages	21	37	54	69	83			-44.85
LESS: Value of Servicing on Mortgages Serviced by Others	5	5	6	6	7			-6.52
TOTAL MORTGAGE LOANS AND SECURITIES	**86,315**	**85,034**	**83,111**	**80,954**	**78,663**	**81,883**	**103.85**	**1.88**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,394	2,385	2,375	2,365	2,355	2,393	99.67	0.39
Fixed-Rate	2,642	2,566	2,488	2,414	2,344	2,418	106.12	3.00
Consumer Loans								
Adjustable-Rate	604	603	601	599	598	582	103.61	0.22
Fixed-Rate	2,802	2,766	2,721	2,679	2,637	2,758	100.27	1.47
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-18	-18	-18	-18	-18	-18	0.00	-0.29
Accrued Interest Receivable	64	64	64	64	64	64	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,488**	**8,366**	**8,232**	**8,103**	**7,980**	**8,197**	**102.05**	**1.53**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,419	3,419	3,419	3,419	3,419	3,419	100.00	0.00
Equities and All Mutual Funds	234	230	225	221	216	230	100.07	1.81
Zero-Coupon Securities	208	199	190	183	176	180	110.72	4.42
Government and Agency Securities	2,457	2,368	2,281	2,200	2,124	2,332	101.53	3.72
Term Fed Funds, Term Repos	8,696	8,688	8,669	8,651	8,633	8,680	100.10	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,477	1,416	1,358	1,304	1,254	1,379	102.68	4.20
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,995	3,938	3,797	3,649	3,508	3,947	99.76	2.52
Structured Securities (Complex)	5,169	5,046	4,827	4,581	4,337	5,103	98.88	3.39
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.33
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,655**	**25,304**	**24,767**	**24,207**	**23,665**	**25,270**	**100.14**	**1.76**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,249	1,249	1,249	1,249	1,249	1,249	100.00	0.00
Real Estate Held for Investment	74	74	74	74	74	74	100.00	0.00
Investment in Unconsolidated Subsidiaries	37	35	32	30	28	35	100.00	6.80
Office Premises and Equipment	2,091	2,091	2,091	2,091	2,091	2,091	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,450**	**3,448**	**3,446**	**3,443**	**3,441**	**3,448**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	320	379	423	449	462			-13.60
Adjustable-Rate Servicing	7	8	9	9	9			-8.70
Float on Mortgages Serviced for Others	182	221	259	290	315			-17.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**509**	**609**	**692**	**748**	**785**			**-14.98**
OTHER ASSETS								
Purchased and Excess Servicing						362		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,822	3,822	3,822	3,822	3,822	3,822	100.00	0.00
Miscellaneous II						475		
Deposit Intangibles								
Retail CD Intangible	96	111	160	181	199			-28.52
Transaction Account Intangible	447	612	896	1,163	1,422			-36.64
MMDA Intangible	494	594	811	1,021	1,213			-26.70
Passbook Account Intangible	600	756	1,061	1,348	1,622			-30.48
Non-Interest-Bearing Account Intangible	22	179	335	483	623			-87.28
TOTAL OTHER ASSETS	**5,482**	**6,075**	**7,084**	**8,016**	**8,902**	**4,659**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-13		
TOTAL ASSETS	**129,899**	**128,835**	**127,331**	**125,473**	**123,437**	**123,443**	**104/103***	**1.00/1.65***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	31,707	31,677	31,560	31,445	31,335	31,422	100.81	0.23
Fixed-Rate Maturing in 13 Months or More	18,693	18,256	17,801	17,372	16,969	17,524	104.18	2.44
Variable-Rate	766	764	762	760	757	760	100.61	0.24
Demand								
Transaction Accounts	11,576	11,576	11,576	11,576	11,576	11,576	100/95*	0.00/2.05*
MMDAs	15,728	15,728	15,728	15,728	15,728	15,728	100/96*	0.00/1.05*
Passbook Accounts	13,150	13,150	13,150	13,150	13,150	13,150	100/94*	0.00/1.86*
Non-Interest-Bearing Accounts	6,697	6,697	6,697	6,697	6,697	6,697	100/97*	0.00/2.40*
TOTAL DEPOSITS	**98,317**	**97,848**	**97,273**	**96,727**	**96,212**	**96,857**	**101/99***	**0.53/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	4,374	4,331	4,282	4,235	4,188	4,221	102.61	1.06
Fixed-Rate Maturing in 37 Months or More	2,202	2,093	1,991	1,895	1,805	2,004	104.44	5.05
Variable-Rate	743	743	742	742	741	740	100.35	0.06
TOTAL BORROWINGS	**7,320**	**7,167**	**7,015**	**6,872**	**6,735**	**6,965**	**102.90**	**2.12**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	520	520	520	520	520	520	100.00	0.00
Other Escrow Accounts	98	95	93	90	87	104	92.14	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,489	1,489	1,489	1,489	1,489	1,489	100.00	0.00
Miscellaneous II	0	0	0	0	0	46		
TOTAL OTHER LIABILITIES	**2,108**	**2,105**	**2,102**	**2,099**	**2,097**	**2,159**	**97.49**	**0.14**
Other Liabilities not Included Above								
Self-Valued	3,856	3,781	3,693	3,622	3,564	3,563	106.11	2.15
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**111,600**	**110,900**	**110,083**	**109,320**	**108,607**	**109,544**	**101/99****	**0.68/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	21	6	-18	-43	-68			
ARMs	2	1	0	-2	-4			
Other Mortgages	1	0	-3	-8	-13			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	21	11	-5	-23	-41			
Sell Mortgages and MBS	-27	0	36	74	110			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-5	-1	2	5	7			
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	1	-1	-4	-7	-10			
Self-Valued	67	74	89	102	116			
TOTAL OFF-BALANCE-SHEET POSITIONS	**84**	**91**	**95**	**95**	**91**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	129,899	128,835	127,331	125,473	123,437	123,443	104/103***	1.00/1.65***
MINUS TOTAL LIABILITIES	111,600	110,900	110,083	109,320	108,607	109,544	101/99**	0.68/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	84	91	95	95	91			
TOTAL NET PORTFOLIO VALUE #	18,383	18,026	17,343	16,248	14,921	13,899	129.69	2.89

* 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	$2,228	$6,291	$3,936	$862	$284
WARM	330 mo	312 mo	303 mo	277 mo	228 mo
WAC	4.58%	5.43%	6.33%	7.29%	8.97%
Amount of these that is FHA or VA Guaranteed	$120	$161	$115	$58	$38
Securities Backed by Conventional Mortgages	$851	$579	$127	$16	$3
WARM	271 mo	271 mo	276 mo	250 mo	125 mo
Weighted Average Pass-Through Rate	4.12%	5.23%	6.14%	7.22%	8.49%
Securities Backed by FHA or VA Mortgages	$249	$124	$50	$7	$2
WARM	313 mo	262 mo	270 mo	232 mo	130 mo
Weighted Average Pass-Through Rate	4.04%	5.21%	6.21%	7.09%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,043	$3,432	$1,854	$717	$302
WAC	4.36%	5.40%	6.38%	7.33%	8.76%
Mortgage Securities	$2,735	$815	$115	$5	$0
Weighted Average Pass-Through Rate	3.78%	5.18%	6.07%	7.16%	8.64%
WARM (of 15-Year Loans and Securities)	146 mo	137 mo	129 mo	106 mo	85 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$713	$1,074	$1,200	$572	$301
WAC	4.13%	5.44%	6.40%	7.31%	9.80%
Mortgage Securities	$175	$96	$7	$2	$0
Weighted Average Pass-Through Rate	3.72%	5.38%	6.11%	7.11%	8.94%
WARM (of Balloon Loans and Securities)	93 mo	72 mo	49 mo	49 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$33,768**

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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	$3	$76	$53	$0	$1
WAC	5.12%	4.37%	5.34%	0.00%	5.51%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,361	$6,901	$4,555	$133	$1,387
Weighted Average Margin	198 bp	268 bp	270 bp	225 bp	270 bp
WAC	4.29%	4.44%	5.32%	3.54%	4.94%
WARM	186 mo	272 mo	297 mo	302 mo	269 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	41 mo	5 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$14,469**

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	$16	$67	$110	$19	$1
Weighted Average Distance from Lifetime Cap	150 bp	122 bp	159 bp	84 bp	113 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$42	$136	$98	$0	$62
Weighted Average Distance from Lifetime Cap	305 bp	348 bp	333 bp	395 bp	384 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$937	$6,617	$4,144	$111	$1,276
Weighted Average Distance from Lifetime Cap	992 bp	700 bp	633 bp	733 bp	659 bp
Balances Without Lifetime Cap	$369	$157	$256	$2	$49
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$507	$6,244	$3,808	$13	$1,180
Weighted Average Periodic Rate Cap	177 bp	194 bp	213 bp	172 bp	162 bp
Balances Subject to Periodic Rate Floors	$396	$5,589	$3,172	$13	$914
MBS Included in ARM Balances	$277	$1,125	$579	$18	$100

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,226	$7,890
WARM	83 mo	199 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	230 bp	255 bp
Reset Frequency	28 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$136	$178
Wghted Average Distance to Lifetime Cap	71 bp	109 bp
Fixed-Rate:		
Balances	$4,373	$4,891
WARM	40 mo	103 mo
Remaining Term to Full Amortization	243 mo	
WAC	6.37%	6.45%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,086	$2,012
WARM	29 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	181 bp	6.29%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,024	$2,133
WARM	120 mo	108 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	75 bp	6.60%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,393	$2,418
WARM	43 mo	45 mo
Margin in Column 1; WAC in Column 2	140 bp	6.25%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$582	$2,758
WARM	76 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	567 bp	7.61%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$41	$459
Fixed Rate		
Remaining WAL <= 5 Years	$359	$2,684
Remaining WAL 5-10 Years	$125	$157
Remaining WAL Over 10 Years	$34	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$70
CMO Residuals:		
Fixed Rate	$21	$3
Floating Rate	$28	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$4	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$612	$3,373

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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	$17,745	$14,746	$6,324	$931	$312
WARM	216 mo	273 mo	275 mo	239 mo	165 mo
Weighted Average Servicing Fee	28 bp	31 bp	33 bp	37 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	302 loans				
FHA/VA	37 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$577	$555	Total # of Adjustable-Rate Loans Serviced	8 loans
WARM (in months)	208 mo	303 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	33 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others **$41,190**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,419		
Equity Securities Carried at Fair Value	$230		
Zero-Coupon Securities	$180	3.15%	50 mo
Government & Agency Securities	$2,332	2.44%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,680	0.36%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,379	3.82%	63 mo
Memo: Complex Securities (from supplemental reporting)	$5,103		

Total Cash, Deposits, and Securities **$21,323**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,766
Accrued Interest Receivable	$336
Advances for Taxes and Insurance	$49
Less: Unamortized Yield Adjustments	$111
Valuation Allowances	$1,137
Unrealized Gains (Losses)	$72

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$209
Accrued Interest Receivable	$64
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$227
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$74
Repossessed Assets	$1,249
Equity Investments Not Carried at Fair Value	$35
Office Premises and Equipment	
	$2,091
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$-17
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$362
Miscellaneous I	
Miscellaneous II	$3,822
	$475
TOTAL ASSETS	**$123,481**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$89
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$52
Mortgage-Related Mututal Funds	$178
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,105
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$1,147
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$90

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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	$6,809	$2,998	$352	$157
WAC	1.01%	2.18%	4.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,752	$8,220	$1,292	$177
WAC	1.04%	1.94%	4.55%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,522	$4,036	$112
WAC		1.78%	3.89%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,965	$43
WAC			2.82%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$48,946**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,039	$1,071	$657
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,242	$16,947	$9,103
Penalty in Months of Forgone Interest	3.31 mo	5.81 mo	6.07 mo
Balances in New Accounts	$1,095	$1,016	$367

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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%	$848	$1,208	$725	1.57%
3.00 to 3.99%	$180	$731	$579	3.51%
4.00 to 4.99%	$38	$788	$399	4.53%
5.00 to 5.99%	$99	$315	$258	5.28%
6.00 to 6.99%	$2	$7	$16	6.28%
7.00 to 7.99%	$0	$3	$17	7.37%
8.00 to 8.99%	$0	$0	$10	8.20%
9.00 and Above	$0	$0	$1	10.12%
WARM	1 mo	19 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$6,225**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,113
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	$11,576	0.45%	$295
Money Market Deposit Accounts (MMDAs)	$15,728	0.66%	$623
Passbook Accounts	$13,150	0.52%	$336
Non-Interest-Bearing Non-Maturity Deposits	$6,697		$224
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$232	0.17%	
Escrow for Mortgages Serviced for Others	$288	0.02%	
Other Escrows	$104	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,775		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,489		
Miscellaneous II	$46		
TOTAL LIABILITIES	**$109,594**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$7
EQUITY CAPITAL	$13,880
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$123,481**

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		$16
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	33	$78
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	48	$47
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$11
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	134	$203
1014	Opt commitment to orig 25- or 30-year FRMs	131	$346
1016	Opt commitment to orig "other" Mortgages	94	$215
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$15
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	32	$120
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	45	$239
2036	Commit/sell "other" Mortgage loans, svc retained	6	$35
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2074	Commit/sell 25- or 30-yr FRM MBS		$17
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	24	$26
2134	Commit/sell 25- or 30-yr FRM loans, svc released	42	$192
2136	Commit/sell "other" Mortgage loans, svc released		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$82
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	51	$65
2214	Firm commit/originate 25- or 30-year FRM loans	49	$129
2216	Firm commit/originate "other" Mortgage loans	27	$73
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$11
3054	Short option to purchase 25- or 30-yr FRMs		$14
3074	Short option to sell 25- or 30-yr FRMs		$16
4002	Commit/purchase non-Mortgage financial assets	42	$87
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$68
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		$7
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$10
9502	Fixed-rate construction loans in process	151	$316
9512	Adjustable-rate construction loans in process	107	$163

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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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$185
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		$31
120	Other investment securities, fixed-coupon securities	6	$30
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$74
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$92
130	Construction and land loans (adj-rate)		$13
140	Second Mortgages (adj-rate)		$10
150	Commercial loans (adj-rate)		$58
180	Consumer loans; loans on deposits		$5
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$43
185	Consumer loans; credit cards		$1
187	Consumer loans; recreational vehicles		$37
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	103	$766
220	Variable-rate FHLB advances	25	$416
299	Other variable-rate	27	$369
300	Govt. & agency securities, fixed-coupon securities		$24
302	Govt. & agency securities, floating-rate securities		$29

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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	206	$5,103	$5,169	$5,046	$4,827	$4,581	$4,337
123 - Mortgage Derivatives - M/V estimate	163	$3,947	$3,995	$3,938	$3,797	$3,649	$3,508
129 - Mortgage-Related Mutual Funds - M/V estimate	19	$134	$134	$134	$132	$131	$129
280 - FHLB putable advance-M/V estimate	64	$1,363	$1,504	$1,458	$1,413	$1,376	$1,343
281 - FHLB convertible advance-M/V estimate	47	$1,174	$1,247	$1,235	$1,212	$1,194	$1,179
282 - FHLB callable advance-M/V estimate	6	$209	$233	$227	$222	$218	$216
283 - FHLB periodic floor floating rate advance-M/V Estimates		$29	$28	$28	$29	$29	$30
289 - Other FHLB structured advances - M/V estimate	12	$366	$386	$381	$375	$368	$365
290 - Other structured borrowings - M/V estimate	17	$423	$458	$450	$442	$436	$431
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$38	$67	$74	$89	$102	$116