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: 412** **June 2009**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	14,300	-3,071	-18 %	10.73 %	-180 bp
+200 bp	15,585	-1,786	-10 %	11.53 %	-101 bp
+100 bp	16,680	-691	-4 %	12.17 %	-37 bp
0 bp	17,370			12.53 %	
-100 bp	17,560	190	+1 %	12.59 %	+5 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.53 %	12.05 %	13.01 %
Post-shock NPV Ratio	11.53 %	11.61 %	11.47 %
Sensitivity Measure: Decline in NPV Ratio	101 bp	44 bp	155 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	15,933	15,668	15,224	14,663	14,062	15,166	103.31	2.26
30-Year Mortgage Securities	2,962	2,910	2,824	2,719	2,609	2,824	103.05	2.37
15-Year Mortgages and MBS	15,947	15,644	15,199	14,700	14,189	15,117	103.49	2.39
Balloon Mortgages and MBS	5,366	5,329	5,267	5,190	5,097	5,042	105.69	0.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,508	1,502	1,492	1,481	1,469	1,483	101.27	0.54
7 Month to 2 Year Reset Frequency	8,086	8,046	7,985	7,910	7,797	7,881	102.09	0.63
2+ to 5 Year Reset Frequency	6,177	6,126	6,049	5,941	5,785	5,922	103.44	1.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	270	268	265	262	258	262	102.53	0.95
2 Month to 5 Year Reset Frequency	1,559	1,541	1,516	1,489	1,459	1,515	101.73	1.38
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,475	4,431	4,381	4,332	4,283	4,367	101.46	1.06
Adjustable-Rate, Fully Amortizing	9,004	8,910	8,792	8,675	8,559	8,747	101.86	1.19
Fixed-Rate, Balloon	5,286	5,127	4,973	4,826	4,685	4,751	107.92	3.04
Fixed-Rate, Fully Amortizing	5,697	5,478	5,270	5,077	4,896	5,151	106.34	3.89
Construction and Land Loans								
Adjustable-Rate	4,392	4,380	4,363	4,346	4,330	4,383	99.93	0.33
Fixed-Rate	3,283	3,228	3,168	3,110	3,054	3,212	100.50	1.79
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,833	4,822	4,806	4,791	4,775	4,807	100.32	0.28
Fixed-Rate	2,884	2,832	2,776	2,724	2,673	2,734	103.58	1.90
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,081	2,056	2,024	1,989	1,951	2,056	100.00	1.39
Accrued Interest Receivable	420	420	420	420	420	420	100.00	0.00
Advance for Taxes/Insurance	38	38	38	38	38	38	100.00	0.00
Float on Escrows on Owned Mortgages	17	31	49	65	79			-50.96
LESS: Value of Servicing on Mortgages Serviced by Others	8	9	11	13	13			-17.47
TOTAL MORTGAGE LOANS AND SECURITIES	**100,211**	**98,776**	**96,870**	**94,733**	**92,455**	**95,877**	**103.02**	**1.69**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,952	2,941	2,929	2,917	2,905	2,946	99.84	0.39
Fixed-Rate	3,004	2,916	2,831	2,750	2,672	2,681	108.80	2.95
Consumer Loans								
Adjustable-Rate	1,062	1,059	1,055	1,051	1,047	989	107.12	0.34
Fixed-Rate	3,177	3,131	3,082	3,034	2,988	3,176	98.60	1.52
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-120	-119	-118	-117	-116	-119	0.00	0.98
Accrued Interest Receivable	78	78	78	78	78	78	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,152**	**10,006**	**9,857**	**9,713**	**9,574**	**9,750**	**102.63**	**1.48**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,581	3,581	3,581	3,581	3,581	3,581	100.00	0.00
Equities and All Mutual Funds	468	457	446	435	424	462	98.91	2.36
Zero-Coupon Securities	63	58	52	48	44	45	126.43	9.53
Government and Agency Securities	1,529	1,486	1,444	1,405	1,368	1,417	104.89	2.87
Term Fed Funds, Term Repos	5,867	5,863	5,853	5,842	5,832	5,855	100.14	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,234	1,184	1,136	1,092	1,050	1,213	97.59	4.14
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,776	3,687	3,550	3,413	3,288	3,810	96.78	3.07
Structured Securities (Complex)	3,784	3,699	3,551	3,385	3,223	3,806	97.18	3.15
LESS: Valuation Allowances for Investment Securities	3	3	3	3	2	3	100.00	2.29
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,300**	**20,011**	**19,610**	**19,198**	**18,808**	**20,186**	**99.14**	**1.72**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	999	999	999	999	999	999	100.00	0.00
Real Estate Held for Investment	66	66	66	66	66	66	100.00	0.00
Investment in Unconsolidated Subsidiaries	31	29	27	25	23	29	100.00	6.80
Office Premises and Equipment	2,305	2,305	2,305	2,305	2,305	2,305	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,401**	**3,399**	**3,397**	**3,395**	**3,393**	**3,399**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	99	124	146	158	161			-19.09
Adjustable-Rate Servicing	4	4	5	6	6			-7.79
Float on Mortgages Serviced for Others	62	76	90	100	108			-18.05
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**166**	**204**	**241**	**264**	**275**			**-18.46**
OTHER ASSETS								
Purchased and Excess Servicing						200		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,678	3,678	3,678	3,678	3,678	3,678	100.00	0.00
Miscellaneous II						685		
Deposit Intangibles								
Retail CD Intangible	91	104	149	168	186			-27.92
Transaction Account Intangible	409	659	903	1,134	1,365			-37.47
MMDA Intangible	413	618	809	969	1,124			-32.06
Passbook Account Intangible	597	892	1,184	1,452	1,717			-32.89
Non-Interest-Bearing Account Intangible	92	240	381	515	643			-60.32
TOTAL OTHER ASSETS	**5,280**	**6,191**	**7,104**	**7,917**	**8,714**	**4,562**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-98		
TOTAL ASSETS	**139,509**	**138,588**	**137,079**	**135,220**	**133,218**	**133,676**	**104/102*** **	**0.88/1.56*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	43,226	43,155	43,011	42,869	42,730	42,625	101.24	0.25
Fixed-Rate Maturing in 13 Months or More	15,856	15,460	15,089	14,736	14,401	14,550	106.25	2.48
Variable-Rate	720	719	717	715	714	714	100.64	0.21
Demand								
Transaction Accounts	10,205	10,205	10,205	10,205	10,205	10,205	100/94*	0.00/2.59*
MMDAs	13,526	13,526	13,526	13,526	13,526	13,526	100/95*	0.00/1.54*
Passbook Accounts	12,970	12,970	12,970	12,970	12,970	12,970	100/93*	0.00/2.43*
Non-Interest-Bearing Accounts	6,223	6,223	6,223	6,223	6,223	6,223	100/96*	0.00/2.42*
TOTAL DEPOSITS	**102,726**	**102,258**	**101,741**	**101,244**	**100,769**	**100,814**	**101/99***	**0.48/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,268	8,181	8,095	8,011	7,929	7,995	102.33	1.05
Fixed-Rate Maturing in 37 Months or More	2,551	2,430	2,316	2,210	2,109	2,304	105.44	4.82
Variable-Rate	791	791	790	789	788	785	100.78	0.10
TOTAL BORROWINGS	**11,610**	**11,402**	**11,202**	**11,010**	**10,826**	**11,084**	**102.87**	**1.79**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	455	455	455	455	455	455	100.00	0.00
Other Escrow Accounts	89	87	84	82	79	94	92.19	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,475	1,475	1,475	1,475	1,475	1,475	100.00	0.00
Miscellaneous II	0	0	0	0	0	58		
TOTAL OTHER LIABILITIES	**2,020**	**2,017**	**2,015**	**2,012**	**2,010**	**2,082**	**96.87**	**0.13**
Other Liabilities not Included Above								
Self-Valued	5,719	5,660	5,547	5,457	5,382	5,373	105.33	1.52
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**122,074**	**121,336**	**120,504**	**119,723**	**118,988**	**119,348**	**102/100****	**0.65/1.43****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	32	7	-32	-73	-114			
ARMs	2	1	-1	-3	-6			
Other Mortgages	3	0	-5	-12	-20			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	30	14	-8	-31	-55			
Sell Mortgages and MBS	-36	3	54	109	163			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-8	-4	-1	2	5			
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	4	9	14			
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	-5	-11	-18			
Self-Valued	95	97	98	101	104			
TOTAL OFF-BALANCE-SHEET POSITIONS	**125**	**119**	**105**	**88**	**70**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	139,509	138,588	137,079	135,220	133,218	133,676	104/102***	0.88/1.56***
MINUS TOTAL LIABILITIES	122,074	121,336	120,504	119,723	118,988	119,348	102/100**	0.65/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	125	119	105	88	70			
TOTAL NET PORTFOLIO VALUE #	17,560	17,370	16,680	15,585	14,300	14,328	121.24	2.53

* 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	$1,025	$6,749	$5,906	$1,158	$328
WARM	330 mo	317 mo	318 mo	293 mo	247 mo
WAC	4.63%	5.52%	6.34%	7.30%	9.01%
Amount of these that is FHA or VA Guaranteed	$89	$169	$35	$22	$24
Securities Backed by Conventional Mortgages	$452	$1,406	$344	$47	$10
WARM	273 mo	285 mo	305 mo	281 mo	238 mo
Weighted Average Pass-Through Rate	4.36%	5.26%	6.14%	7.13%	8.45%
Securities Backed by FHA or VA Mortgages	$38	$234	$278	$11	$3
WARM	294 mo	293 mo	322 mo	213 mo	161 mo
Weighted Average Pass-Through Rate	4.53%	5.32%	6.17%	7.21%	8.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,330	$4,977	$2,668	$1,049	$443
WAC	4.65%	5.42%	6.38%	7.35%	8.88%
Mortgage Securities	$1,452	$1,928	$260	$10	$1
Weighted Average Pass-Through Rate	4.31%	5.19%	6.09%	7.19%	8.74%
WARM (of 15-Year Loans and Securities)	126 mo	148 mo	143 mo	116 mo	87 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$303	$1,184	$1,501	$803	$464
WAC	4.45%	5.49%	6.41%	7.34%	10.46%
Mortgage Securities	$435	$321	$29	$4	$0
Weighted Average Pass-Through Rate	4.31%	5.33%	6.09%	7.10%	10.15%
WARM (of Balloon Loans and Securities)	60 mo	77 mo	69 mo	55 mo	69 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,149**

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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	$97	$96	$0	$2
WAC	4.28%	5.40%	5.84%	0.00%	6.97%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,478	$7,784	$5,826	$262	$1,513
Weighted Average Margin	197 bp	278 bp	273 bp	232 bp	270 bp
WAC	5.19%	5.26%	6.02%	4.48%	5.77%
WARM	169 mo	279 mo	297 mo	283 mo	269 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	5 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$17,063**

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	$49	$100	$120	$2	$4
Weighted Average Distance from Lifetime Cap	145 bp	125 bp	108 bp	197 bp	135 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$70	$460	$264	$5	$205
Weighted Average Distance from Lifetime Cap	306 bp	345 bp	357 bp	346 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$965	$7,153	$5,247	$203	$1,237
Weighted Average Distance from Lifetime Cap	943 bp	636 bp	603 bp	649 bp	636 bp
Balances Without Lifetime Cap	$399	$167	$291	$52	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$600	$7,089	$5,069	$14	$1,247
Weighted Average Periodic Rate Cap	190 bp	198 bp	224 bp	179 bp	161 bp
Balances Subject to Periodic Rate Floors	$459	$6,210	$4,487	$13	$895
MBS Included in ARM Balances	$254	$1,404	$616	$24	$64

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,367	$8,747
WARM	95 mo	197 mo
Remaining Term to Full Amortization	291 mo	
Rate Index Code	0	0
Margin	215 bp	245 bp
Reset Frequency	29 mo	31 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$113	$227
Wghted Average Distance to Lifetime Cap	64 bp	116 bp
Fixed-Rate:		
Balances	$4,751	$5,151
WARM	45 mo	108 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.66%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,383	$3,212
WARM	26 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	6.62%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,807	$2,734
WARM	123 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	67 bp	6.86%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,946	$2,681
WARM	38 mo	41 mo
Margin in Column 1; WAC in Column 2	138 bp	6.63%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$989	$3,176
WARM	114 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	517 bp	7.80%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$67	$675
Fixed Rate		
Remaining WAL <= 5 Years	$525	$2,176
Remaining WAL 5-10 Years	$93	$142
Remaining WAL Over 10 Years	$98	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$25	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.81%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$810	$2,999

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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	$5,355	$8,896	$4,896	$683	$264
WARM	249 mo	251 mo	285 mo	247 mo	149 mo
Weighted Average Servicing Fee	25 bp	26 bp	26 bp	28 bp	38 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	176 loans
FHA/VA	10 loans
Subserviced by Others	1 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$662	$61
WARM (in months)	227 mo	321 mo
Weighted Average Servicing Fee	45 bp	4 bp

Total # of Adjustable-Rate Loans Serviced	6 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$20,817**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,581		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$457		
Zero-Coupon Securities	$45	5.50%	111 mo
Government & Agency Securities	$1,417	3.48%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,855	0.57%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,213	4.57%	65 mo
Memo: Complex Securities (from supplemental reporting)	$3,806		

Total Cash, Deposits, and Securities **$16,374**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,210
Accrued Interest Receivable	$420
Advances for Taxes and Insurance	$38
Less: Unamortized Yield Adjustments	$74
Valuation Allowances	$1,155
Unrealized Gains (Losses)	$42

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$190
Accrued Interest Receivable	$78
Less: Unamortized Yield Adjustments	$-21
Valuation Allowances	$309
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$66
Repossessed Assets	$999
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$29
Office Premises and Equipment	$2,305
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-68
Less: Unamortized Yield Adjustments	$18
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$200
Miscellaneous I	$3,678
Miscellaneous II	$685
TOTAL ASSETS	**$133,670**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$202
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$172
Mortgage-Related Mututal Funds	$285
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,258
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$1,632
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$97

AGGREGATE SCHEDULE CMR REPORT

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	$11,378	$2,991	$511	$87
WAC	2.64%	3.97%	4.28%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,264	$8,871	$1,610	$136
WAC	2.44%	3.57%	4.47%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,557	$3,425	$40
WAC		3.24%	4.79%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$3,568	$13
WAC			4.02%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$57,175**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,582	$888	$632
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$24,135	$16,511	$7,156
Penalty in Months of Forgone Interest	3.15 mo	5.53 mo	6.06 mo
Balances in New Accounts	$2,299	$1,038	$213

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%	$1,670	$1,155	$232	1.37%
3.00 to 3.99%	$138	$1,818	$792	3.52%
4.00 to 4.99%	$269	$1,836	$858	4.51%
5.00 to 5.99%	$203	$791	$366	5.27%
6.00 to 6.99%	$1	$92	$28	6.36%
7.00 to 7.99%	$1	$20	$15	7.44%
8.00 to 8.99%	$0	$0	$10	8.23%
9.00 and Above	$0	$0	$3	9.85%
WARM	1 mo	18 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$10,300**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,872
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	$10,205	0.76%	$318
Money Market Deposit Accounts (MMDAs)	$13,526	1.30%	$799
Passbook Accounts	$12,970	0.91%	$412
Non-Interest-Bearing Non-Maturity Deposits	$6,223		$175
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$325	0.17%	
Escrow for Mortgages Serviced for Others	$130	0.16%	
Other Escrows	$94	0.44%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$43,474		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,475		
Miscellaneous II	$58		
TOTAL LIABILITIES	**$119,345**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$14,319
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$133,667**

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		$17
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	44	$123
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	55	$55
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	35	$45
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	143	$299
1014	Opt commitment to orig 25- or 30-year FRMs	156	$776
1016	Opt commitment to orig "other" Mortgages	111	$292
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$25
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$18
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$27
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	38	$133
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	50	$498
2036	Commit/sell "other" Mortgage loans, svc retained	8	$31
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$4
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$5
2074	Commit/sell 25- or 30-yr FRM MBS		$23
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$82

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
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$31
2134	Commit/sell 25- or 30-yr FRM loans, svc released	48	$363
2136	Commit/sell "other" Mortgage loans, svc released		$41
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$24
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$28
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	49	$80
2214	Firm commit/originate 25- or 30-year FRM loans	57	$211
2216	Firm commit/originate "other" Mortgage loans	39	$128
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$14
3034	Option to sell 25- or 30-year FRMs	6	$101
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$13
4002	Commit/purchase non-Mortgage financial assets	42	$114
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$267
5004	IR swap: pay fixed, receive 3-month LIBOR		$138
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$7
6004	Interest rate Cap based on 3-month LIBOR		$60
9502	Fixed-rate construction loans in process	182	$513
9512	Adjustable-rate construction loans in process	118	$490

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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		$41
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	6	$287
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		$87
120	Other investment securities, fixed-coupon securities	7	$47
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$50
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$73
130	Construction and land loans (adj-rate)		$21
140	Second Mortgages (adj-rate)		$8
150	Commercial loans (adj-rate)		$74
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$9
184	Consumer loans; mobile home loans		$47
185	Consumer loans; credit cards		$17
187	Consumer loans; recreational vehicles		$38
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	115	$714
220	Variable-rate FHLB advances	25	$339
299	Other variable-rate	32	$446
300	Govt. & agency securities, fixed-coupon securities		$18
302	Govt. & agency securities, floating-rate securities		$11

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	217	$3,806	$3,784	$3,699	$3,551	$3,385	$3,223
123 - Mortgage Derivatives - M/V estimate	173	$3,810	$3,776	$3,687	$3,550	$3,413	$3,288
129 - Mortgage-Related Mutual Funds - M/V estimate	33	$200	$197	$195	$194	$192	$190
280 - FHLB putable advance-M/V estimate	82	$1,734	$1,896	$1,847	$1,800	$1,762	$1,731
281 - FHLB convertible advance-M/V estimate	77	$2,463	$2,549	$2,570	$2,532	$2,503	$2,480
282 - FHLB callable advance-M/V estimate	13	$310	$340	$332	$324	$317	$311
283 - FHLB periodic floor floating rate advance-M/V Estimates		$6	$6	$6	$6	$6	$6
289 - Other FHLB structured advances - M/V estimate	13	$309	$326	$320	$315	$311	$306
290 - Other structured borrowings - M/V estimate	18	$551	$602	$585	$571	$559	$548
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$83	$95	$97	$98	$101	$104