Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 204** | **June 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	1,887	-288	-13 %	16.44 %	-174 bp
+200 bp	2,023	-152	-7 %	17.32 %	-86 bp
+100 bp	2,125	-50	-2 %	17.94 %	-24 bp
0 bp	2,175			18.18 %	
-100 bp	2,184	10	0 %	18.16 %	-2 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	18.18 %	17.92 %	17.36 %
Post-shock NPV Ratio	17.32 %	16.52 %	16.21 %
Sensitivity Measure: Decline in NPV Ratio	86 bp	139 bp	115 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	1,878	1,856	1,804	1,728	1,640	1,731	107.20	1.99
30-Year Mortgage Securities	194	191	185	178	170	182	105.19	2.31
15-Year Mortgages and MBS	1,783	1,766	1,729	1,681	1,626	1,641	107.64	1.53
Balloon Mortgages and MBS	866	864	860	855	845	786	109.91	0.35
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	79	79	78	78	77	76	103.26	0.49
7 Month to 2 Year Reset Frequency	590	590	587	583	577	565	104.49	0.26
2+ to 5 Year Reset Frequency	387	385	382	380	375	368	104.87	0.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	22	22	21	21	21	21	103.93	0.76
2 Month to 5 Year Reset Frequency	267	265	261	257	253	257	102.99	1.16
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	102	101	100	99	97	99	102.19	1.22
Adjustable-Rate, Fully Amortizing	341	338	335	331	328	334	101.18	0.86
Fixed-Rate, Balloon	341	332	322	313	304	307	108.06	2.81
Fixed-Rate, Fully Amortizing	459	438	418	400	383	390	112.45	4.65
Construction and Land Loans								
Adjustable-Rate	86	86	86	85	85	87	99.10	0.21
Fixed-Rate	207	203	198	193	188	206	98.53	2.39
Second-Mortgage Loans and Securities								
Adjustable-Rate	229	228	228	227	226	227	100.30	0.23
Fixed-Rate	219	216	211	207	203	205	105.37	1.84
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	124	122	120	118	115	122	100.00	1.41
Accrued Interest Receivable	36	36	36	36	36	36	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	7	9			-56.96
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-24.91
TOTAL MORTGAGE LOANS AND SECURITIES	**8,214**	**8,123**	**7,969**	**7,779**	**7,560**	**7,642**	**106.30**	**1.51**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	119	118	118	117	117	119	99.32	0.39
Fixed-Rate	249	242	234	227	220	225	107.47	3.13
Consumer Loans								
Adjustable-Rate	9	9	9	9	9	9	98.68	0.17
Fixed-Rate	279	276	273	269	265	271	102.19	1.17
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1	-1	-1	-1	-1	-1	0.00	4.51
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**661**	**651**	**639**	**627**	**616**	**629**	**103.46**	**1.73**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	389	389	389	389	389	389	100.00	0.00
Equities and All Mutual Funds	87	85	83	81	79	85	100.00	2.12
Zero-Coupon Securities	2	2	2	2	2	2	116.37	4.07
Government and Agency Securities	179	172	165	158	152	165	104.25	4.06
Term Fed Funds, Term Repos	1,021	1,019	1,015	1,011	1,007	1,015	100.39	0.29
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	191	185	179	173	168	181	101.69	3.26
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	181	179	174	168	164	180	99.17	1.91
Structured Securities (Complex)	362	357	349	335	319	354	100.91	1.82
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,410**	**2,387**	**2,355**	**2,318**	**2,281**	**2,371**	**100.67**	**1.16**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	85	85	85	85	85	85	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	3	3	4	100.00	6.80
Office Premises and Equipment	231	231	231	231	231	231	100.00	0.00
TOTAL REAL ASSETS, ETC.	**323**	**323**	**322**	**322**	**322**	**323**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	9	11	13	14	14			-18.08
Adjustable-Rate Servicing	0	0	0	0	0			-15.48
Float on Mortgages Serviced for Others	4	4	5	5	6			-13.02
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**13**	**15**	**18**	**19**	**20**			**-16.61**
OTHER ASSETS								
Purchased and Excess Servicing						11		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	314	314	314	314	314	314	100.00	0.00
Miscellaneous II						17		
Deposit Intangibles								
Retail CD Intangible	9	10	14	17	18			-28.92
Transaction Account Intangible	21	38	59	79	98			-49.70
MMDA Intangible	21	30	42	53	63			-36.52
Passbook Account Intangible	42	65	95	122	150			-40.60
Non-Interest-Bearing Account Intangible	-2	8	18	27	35			-116.76
TOTAL OTHER ASSETS	**404**	**464**	**541**	**611**	**678**	**342**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						7		
TOTAL ASSETS	**12,025**	**11,963**	**11,844**	**11,676**	**11,478**	**11,314**	**106/104*** **	**0.76/1.35*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,776	3,772	3,759	3,746	3,733	3,737	100.92	0.22
Fixed-Rate Maturing in 13 Months or More	1,728	1,692	1,650	1,611	1,573	1,594	106.14	2.28
Variable-Rate	86	86	85	85	85	85	100.71	0.14
Demand								
Transaction Accounts	832	832	832	832	832	832	100/95*	0.00/2.38*
MMDAs	843	843	843	843	843	843	100/96*	0.00/1.33*
Passbook Accounts	1,274	1,274	1,274	1,274	1,274	1,274	100/95*	0.00/2.17*
Non-Interest-Bearing Accounts	401	401	401	401	401	401	100/98*	0.00/2.47*
TOTAL DEPOSITS	**8,939**	**8,900**	**8,844**	**8,791**	**8,741**	**8,767**	**102/100***	**0.53/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	341	338	334	331	328	330	102.23	0.97
Fixed-Rate Maturing in 37 Months or More	145	138	131	125	119	127	108.57	5.16
Variable-Rate	59	59	59	59	59	58	100.21	0.03
TOTAL BORROWINGS	**545**	**534**	**524**	**514**	**505**	**516**	**103.56**	**1.95**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	37	37	37	37	37	37	100.00	0.00
Other Escrow Accounts	3	3	3	2	2	3	92.99	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	148	148	148	148	148	148	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**187**	**187**	**187**	**187**	**187**	**196**	**95.51**	**0.04**
Other Liabilities not Included Above								
Self-Valued	176	172	169	166	163	162	105.97	2.04
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**9,846**	**9,793**	**9,724**	**9,658**	**9,596**	**9,640**	**102/100****	**0.62/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4	3	0	-4	-8			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	3	2	0	-2			
Sell Mortgages and MBS	-3	-1	3	7	11			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
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	1	2	4			
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	0	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**5**	**5**	**5**	**5**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,025	11,963	11,844	11,676	11,478	11,314	106/104***	0.76/1.35***
MINUS TOTAL LIABILITIES	9,846	9,793	9,724	9,658	9,596	9,640	102/100**	0.62/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	5	5	5	5	5			
TOTAL NET PORTFOLIO VALUE #	2,184	2,175	2,125	2,023	1,887	1,674	129.94	1.37

* 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	$112	$698	$687	$173	$62
WARM	324 mo	316 mo	307 mo	288 mo	258 mo
WAC	4.71%	5.50%	6.36%	7.32%	8.76%
Amount of these that is FHA or VA Guaranteed	$23	$22	$3	$1	$0
Securities Backed by Conventional Mortgages	$34	$86	$12	$1	$1
WARM	278 mo	174 mo	236 mo	128 mo	89 mo
Weighted Average Pass-Through Rate	4.18%	5.17%	6.04%	7.16%	9.04%
Securities Backed by FHA or VA Mortgages	$20	$21	$5	$1	$0
WARM	328 mo	298 mo	301 mo	193 mo	107 mo
Weighted Average Pass-Through Rate	4.30%	5.09%	6.12%	7.17%	8.94%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$191	$531	$430	$173	$66
WAC	4.61%	5.45%	6.36%	7.30%	8.74%
Mortgage Securities	$153	$86	$10	$1	$0
Weighted Average Pass-Through Rate	4.27%	5.24%	6.12%	7.29%	8.21%
WARM (of 15-Year Loans and Securities)	137 mo	142 mo	139 mo	133 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$38	$232	$276	$144	$39
WAC	4.63%	5.54%	6.38%	7.33%	8.68%
Mortgage Securities	$41	$12	$3	$0	$0
Weighted Average Pass-Through Rate	3.98%	5.31%	6.21%	7.43%	0.00%
WARM (of Balloon Loans and Securities)	63 mo	86 mo	65 mo	56 mo	39 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,340**

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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	$1	$1	$0	$14
WAC	2.12%	5.62%	6.09%	0.00%	5.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$76	$564	$366	$21	$243
Weighted Average Margin	152 bp	251 bp	279 bp	132 bp	204 bp
WAC	4.38%	4.61%	5.95%	3.50%	5.47%
WARM	180 mo	250 mo	275 mo	176 mo	245 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	34 mo	1 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,287**

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	$0	$2	$4	$0	$0
Weighted Average Distance from Lifetime Cap	177 bp	128 bp	185 bp	0 bp	17 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$34	$37	$0	$6
Weighted Average Distance from Lifetime Cap	301 bp	361 bp	340 bp	201 bp	322 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$57	$523	$292	$21	$233
Weighted Average Distance from Lifetime Cap	894 bp	677 bp	638 bp	841 bp	613 bp
Balances Without Lifetime Cap	$16	$6	$34	$0	$18
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$28	$492	$308	$1	$201
Weighted Average Periodic Rate Cap	147 bp	172 bp	193 bp	207 bp	174 bp
Balances Subject to Periodic Rate Floors	$20	$399	$204	$1	$173
MBS Included in ARM Balances	$34	$167	$26	$20	$38

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$99	$334
WARM	72 mo	184 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	185 bp	233 bp
Reset Frequency	35 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$3
Wghted Average Distance to Lifetime Cap	15 bp	18 bp
Fixed-Rate:		
Balances	$307	$390
WARM	43 mo	129 mo
Remaining Term to Full Amortization	241 mo	
WAC	6.58%	6.71%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$87	$206
WARM	50 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	177 bp	6.57%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$227	$205
WARM	130 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	6.88%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$119	$225
WARM	59 mo	51 mo
Margin in Column 1; WAC in Column 2	192 bp	6.57%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9	$271
WARM	54 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	361 bp	8.33%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$6	$50
Fixed Rate		
Remaining WAL <= 5 Years	$27	$81
Remaining WAL 5-10 Years	$3	$8
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$39	$139

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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	$613	$616	$188	$46	$7
WARM	271 mo	292 mo	264 mo	194 mo	265 mo
Weighted Average Servicing Fee	25 bp	25 bp	28 bp	10 bp	-8 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	11 loans
FHA/VA	0 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$11	$1
WARM (in months)	174 mo	59 mo
Weighted Average Servicing Fee	43 bp	71 bp

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

Total Balances of Mortgage Loans Serviced for Others	**$1,481**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$389		
Equity Securities Carried at Fair Value	$85		
Zero-Coupon Securities	$2	5.27%	49 mo
Government & Agency Securities	$165	2.89%	57 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,015	0.77%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$181	3.97%	53 mo
Memo: Complex Securities (from supplemental reporting)	$354		

Total Cash, Deposits, and Securities	**$2,191**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$202
Accrued Interest Receivable	$36
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$79
Unrealized Gains (Losses)	$12

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$15
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$15
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$3
Repossessed Assets	$85
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$231
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$11
Miscellaneous I	
Miscellaneous II	$314
	$17

TOTAL ASSETS	**$11,311**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$19
Mortgage-Related Mututal Funds	$66
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$77
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$46
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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Amounts in Millions

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June 2010
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	**Original Maturity in Months** 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$979	$270	$41	$9
WAC	1.64%	3.02%	4.70%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,597	$742	$109	$13
WAC	1.54%	2.52%	4.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$876	$334	$5
WAC		2.30%	4.52%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$384	$3
WAC			3.42%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,332**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$87	$49	$35
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,198	$1,659	$711
Penalty in Months of Forgone Interest	3.17 mo	5.14 mo	4.98 mo
Balances in New Accounts	$175	$102	$33

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
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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%	$61	$84	$37	1.54%
3.00 to 3.99%	$12	$80	$37	3.50%
4.00 to 4.99%	$10	$49	$28	4.47%
5.00 to 5.99%	$7	$24	$21	5.32%
6.00 to 6.99%	$1	$2	$3	6.24%
7.00 to 7.99%	$0	$0	$1	7.06%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	16 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$457**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$306
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil | **Reporting Dockets: 204**
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$832	0.52%	$9
Money Market Deposit Accounts (MMDAs)	$843	0.97%	$26
Passbook Accounts	$1,274	0.79%	$22
Non-Interest-Bearing Non-Maturity Deposits	$401		$7
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$31	0.09%	
Escrow for Mortgages Serviced for Others	$5	0.19%	
Other Escrows	$3	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,389		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$148		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$9,640**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,671
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,311**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 204**
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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		$0
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		$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$1
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$19
1014	Opt commitment to orig 25- or 30-year FRMs	36	$63
1016	Opt commitment to orig "other" Mortgages	16	$6
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
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		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$5
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$10
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$50
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$5
2214	Firm commit/originate 25- or 30-year FRM loans	10	$15
2216	Firm commit/originate "other" Mortgage loans	12	$14
3034	Option to sell 25- or 30-year FRMs		$22
4002	Commit/purchase non-Mortgage financial assets	6	$5
4022	Commit/sell non-Mortgage financial assets		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil **Reporting Dockets: 204**
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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9502	Fixed-rate construction loans in process	68	$31
9512	Adjustable-rate construction loans in process	20	$14

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$14
122	Other investment securities, floating-rate securities		$0
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	38	$85
220	Variable-rate FHLB advances	11	$44
299	Other variable-rate		$15
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$2

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	80	$354	$362	$357	$349	$335	$319
123 - Mortgage Derivatives - M/V estimate	44	$180	$181	$179	$174	$168	$164
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$34	$34	$34	$33	$33	$32
280 - FHLB putable advance-M/V estimate	16	$59	$65	$63	$62	$61	$60
281 - FHLB convertible advance-M/V estimate	13	$38	$41	$40	$40	$39	$39
282 - FHLB callable advance-M/V estimate		$18	$20	$20	$19	$19	$18
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	9	$33	$35	$34	$34	$33	$33
290 - Other structured borrowings - M/V estimate		$13	$14	$14	$13	$13	$13