Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 69** **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	4,313	-513	-11 %	12.24 %	-94 bp
+200 bp	4,636	-189	-4 %	12.94 %	-24 bp
+100 bp	4,840	15	0 %	13.32 %	+15 bp
0 bp	4,825			13.18 %	
-100 bp	4,651	-175	-4 %	12.67 %	-51 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	13.18 %	13.24 %	10.57 %
Post-shock NPV Ratio	12.67 %	12.21 %	10.01 %
Sensitivity Measure: Decline in NPV Ratio	51 bp	103 bp	56 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	7,147	7,034	6,779	6,438	6,067	6,639	105.94	2.61
30-Year Mortgage Securities	714	708	692	664	630	669	105.84	1.54
15-Year Mortgages and MBS	3,531	3,482	3,388	3,272	3,148	3,283	106.06	2.06
Balloon Mortgages and MBS	1,014	1,013	1,011	1,003	988	920	110.12	0.14
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	200	200	198	197	195	190	104.95	0.44
7 Month to 2 Year Reset Frequency	3,006	3,005	3,002	2,979	2,946	2,868	104.81	0.06
2+ to 5 Year Reset Frequency	1,571	1,563	1,552	1,542	1,515	1,493	104.68	0.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6	6	5	5	5	5	105.20	0.75
2 Month to 5 Year Reset Frequency	222	220	216	212	208	215	102.11	1.34
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,340	1,326	1,305	1,285	1,265	1,294	102.40	1.31
Adjustable-Rate, Fully Amortizing	1,618	1,606	1,589	1,572	1,555	1,589	101.08	0.90
Fixed-Rate, Balloon	916	891	864	839	815	822	108.35	2.89
Fixed-Rate, Fully Amortizing	894	848	805	766	731	776	109.26	5.28
Construction and Land Loans								
Adjustable-Rate	339	339	338	337	336	339	100.12	0.19
Fixed-Rate	146	144	141	138	136	146	98.29	1.73
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,802	3,796	3,786	3,776	3,766	3,786	100.25	0.22
Fixed-Rate	443	435	427	419	411	412	105.63	1.81
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	418	414	406	397	387	414	100.00	1.45
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
Advance for Taxes/Insurance	17	17	17	17	17	17	100.00	0.00
Float on Escrows on Owned Mortgages	6	12	19	25	30			-55.54
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	2	2	2			-26.33
TOTAL MORTGAGE LOANS AND SECURITIES	**27,455**	**27,163**	**26,648**	**25,990**	**25,259**	**25,986**	**104.53**	**1.49**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	859	857	855	852	850	860	99.72	0.26
Fixed-Rate	510	488	466	447	428	446	109.41	4.44
Consumer Loans								
Adjustable-Rate	75	75	75	74	74	77	97.18	0.19
Fixed-Rate	391	387	382	378	373	396	97.71	1.07
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-15	-14	-14	-14	-14	-14	0.00	1.49
Accrued Interest Receivable	13	13	13	13	13	13	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,833**	**1,805**	**1,777**	**1,750**	**1,724**	**1,777**	**101.59**	**1.55**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	517	517	517	517	517	517	100.00	0.00
Equities and All Mutual Funds	73	73	72	71	70	73	100.17	1.02
Zero-Coupon Securities	4	3	3	3	3	3	116.20	6.70
Government and Agency Securities	154	150	146	142	138	145	103.53	2.83
Term Fed Funds, Term Repos	2,406	2,405	2,402	2,399	2,396	2,404	100.05	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	250	238	226	215	205	233	101.87	5.18
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,493	1,493	1,448	1,395	1,342	1,448	103.11	1.52
Structured Securities (Complex)	430	422	412	394	373	423	99.83	2.11
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,326**	**5,300**	**5,224**	**5,135**	**5,045**	**5,244**	**101.06**	**0.96**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	179	179	179	179	179	179	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	9	8	8	7	7	8	100.00	6.80
Office Premises and Equipment	303	303	303	303	303	303	100.00	0.00
TOTAL REAL ASSETS, ETC.	**494**	**494**	**493**	**492**	**492**	**494**	**100.00**	**0.11**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	165	201	235	259	271			-17.48
Adjustable-Rate Servicing	3	3	5	5	5			-18.44
Float on Mortgages Serviced for Others	88	107	128	145	158			-18.69
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**256**	**311**	**368**	**409**	**434**			**-17.91**
OTHER ASSETS								
Purchased and Excess Servicing						191		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,003	1,003	1,003	1,003	1,003	1,003	100.00	0.00
Miscellaneous II						140		
Deposit Intangibles								
Retail CD Intangible	38	47	72	81	89			-35.79
Transaction Account Intangible	69	126	195	260	323			-49.90
MMDA Intangible	94	136	194	245	289			-36.92
Passbook Account Intangible	140	215	314	406	498			-40.44
Non-Interest-Bearing Account Intangible	-4	19	40	60	79			-116.73
TOTAL OTHER ASSETS	**1,340**	**1,545**	**1,817**	**2,054**	**2,281**	**1,333**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						112		
TOTAL ASSETS	**36,705**	**36,618**	**36,327**	**35,830**	**35,234**	**34,946**	**105/103*** **	**0.52/1.18*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,511	9,502	9,471	9,440	9,409	9,419	100.89	0.21
Fixed-Rate Maturing in 13 Months or More	7,406	7,233	7,037	6,850	6,672	6,725	107.56	2.55
Variable-Rate	80	80	80	79	79	79	100.78	0.15
Demand								
Transaction Accounts	2,691	2,691	2,691	2,691	2,691	2,691	100/95*	0.00/2.46*
MMDAs	3,826	3,826	3,826	3,826	3,826	3,826	100/96*	0.00/1.36*
Passbook Accounts	4,223	4,223	4,223	4,223	4,223	4,223	100/95*	0.00/2.17*
Non-Interest-Bearing Accounts	892	892	892	892	892	892	100/98*	0.00/2.47*
TOTAL DEPOSITS	**28,630**	**28,447**	**28,220**	**28,001**	**27,793**	**27,855**	**102/100***	**0.72/1.59***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	737	729	721	713	705	710	102.66	1.12
Fixed-Rate Maturing in 37 Months or More	389	372	356	341	326	350	106.32	4.48
Variable-Rate	486	480	473	468	464	442	108.58	1.32
TOTAL BORROWINGS	**1,612**	**1,581**	**1,550**	**1,522**	**1,495**	**1,502**	**105.26**	**1.97**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	218	218	218	218	218	218	100.00	0.00
Other Escrow Accounts	108	104	101	98	95	111	93.82	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	366	366	366	366	366	366	100.00	0.00
Miscellaneous II	0	0	0	0	0	46		
TOTAL OTHER LIABILITIES	**692**	**688**	**685**	**682**	**679**	**741**	**92.84**	**0.47**
Other Liabilities not Included Above								
Self-Valued	1,111	1,083	1,055	1,034	1,017	1,005	107.67	2.59
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**32,045**	**31,799**	**31,510**	**31,238**	**30,984**	**31,102**	**102/100****	**0.84/1.62****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	57	30	-27	-91	-155			
ARMs	5	4	3	2	-1			
Other Mortgages	0	0	0	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	12	10	7	2	-3			
Sell Mortgages and MBS	-80	-35	48	143	237			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	-1	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	0	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-3	-5	-7	-10			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-9**	**6**	**24**	**44**	**63**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	36,705	36,618	36,327	35,830	35,234	34,946	105/103***	0.52/1.18***
MINUS TOTAL LIABILITIES	32,045	31,799	31,510	31,238	30,984	31,102	102/100**	0.84/1.62**
PLUS OFF-BALANCE-SHEET POSITIONS	-9	6	24	44	63			
TOTAL NET PORTFOLIO VALUE #	4,651	4,825	4,840	4,636	4,313	3,844	125.52	-1.97

* 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	$1,324	$3,534	$1,548	$191	$43
WARM	342 mo	319 mo	312 mo	271 mo	210 mo
WAC	4.61%	5.46%	6.36%	7.28%	8.62%
Amount of these that is FHA or VA Guaranteed	$21	$51	$3	$0	$0
Securities Backed by Conventional Mortgages	$41	$269	$290	$7	$2
WARM	327 mo	325 mo	326 mo	251 mo	194 mo
Weighted Average Pass-Through Rate	4.49%	5.34%	6.02%	7.18%	8.13%
Securities Backed by FHA or VA Mortgages	$26	$30	$4	$0	$0
WARM	327 mo	308 mo	304 mo	198 mo	106 mo
Weighted Average Pass-Through Rate	4.17%	5.32%	6.11%	7.34%	8.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,078	$1,069	$333	$86	$21
WAC	4.56%	5.36%	6.36%	7.32%	8.56%
Mortgage Securities	$428	$205	$61	$1	$0
Weighted Average Pass-Through Rate	4.31%	5.22%	6.04%	7.42%	9.61%
WARM (of 15-Year Loans and Securities)	157 mo	137 mo	135 mo	124 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$44	$248	$135	$41	$6
WAC	4.46%	5.31%	6.35%	7.27%	8.57%
Mortgage Securities	$165	$272	$9	$0	$0
Weighted Average Pass-Through Rate	4.47%	5.43%	6.19%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	87 mo	66 mo	88 mo	74 mo	50 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$11,511**

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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	$1	$198	$4	$0	$0
WAC	7.08%	3.35%	5.92%	0.00%	6.71%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$190	$2,669	$1,489	$5	$215
Weighted Average Margin	233 bp	294 bp	266 bp	165 bp	179 bp
WAC	4.49%	4.62%	5.57%	3.18%	5.02%
WARM	189 mo	294 mo	302 mo	231 mo	253 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	38 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$4,771**

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	$1	$9	$11	$0	$0
Weighted Average Distance from Lifetime Cap	184 bp	84 bp	121 bp	0 bp	141 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$14	$13	$0	$1
Weighted Average Distance from Lifetime Cap	292 bp	367 bp	358 bp	0 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$164	$2,825	$1,385	$5	$141
Weighted Average Distance from Lifetime Cap	972 bp	671 bp	607 bp	801 bp	614 bp
Balances Without Lifetime Cap	$23	$19	$83	$0	$73
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$80	$2,782	$1,366	$4	$140
Weighted Average Periodic Rate Cap	173 bp	210 bp	215 bp	200 bp	174 bp
Balances Subject to Periodic Rate Floors	$79	$2,749	$1,367	$4	$139
MBS Included in ARM Balances	$71	$417	$350	$5	$6

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,294	$1,589
WARM	78 mo	174 mo
Remaining Term to Full Amortization	252 mo	
Rate Index Code	0	0
Margin	269 bp	297 bp
Reset Frequency	43 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$33	$16
Wghted Average Distance to Lifetime Cap	200 bp	95 bp
Fixed-Rate:		
Balances	$822	$776
WARM	43 mo	162 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.54%	6.19%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$339	$146
WARM	29 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	136 bp	5.94%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,786	$412
WARM	182 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	7.03%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$860	$446
WARM	50 mo	71 mo
Margin in Column 1; WAC in Column 2	184 bp	6.62%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$77	$396
WARM	102 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	262 bp	6.91%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$177
Fixed Rate		
Remaining WAL <= 5 Years	$87	$758
Remaining WAL 5-10 Years	$261	$90
Remaining WAL Over 10 Years	$70	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$418	$1,025

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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	$7,480	$11,623	$3,670	$436	$66
WARM	245 mo	287 mo	280 mo	254 mo	182 mo
Weighted Average Servicing Fee	27 bp	30 bp	31 bp	30 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	188 loans				
FHA/VA	4 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$553	$3	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	299 mo	98 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others **$23,832**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$517		
Equity Securities Carried at Fair Value	$73		
Zero-Coupon Securities	$3	4.81%	82 mo
Government & Agency Securities	$145	2.30%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,404	0.37%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$233	4.20%	86 mo
Memo: Complex Securities (from supplemental reporting)	$423		

Total Cash, Deposits, and Securities **$3,797**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$749
Accrued Interest Receivable	$108
Advances for Taxes and Insurance	$17
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$335
Unrealized Gains (Losses)	$114

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$39
Accrued Interest Receivable	$13
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$53
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$179
Equity Investments Not Carried at Fair Value	$8
Office Premises and Equipment	
	$303
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$191
Miscellaneous I	
Miscellaneous II	$1,003
	$140
TOTAL ASSETS	**$34,942**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
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	$11
Mortgage-Related Mututal Funds	$61
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$347
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$116
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,292	$848	$117	$34
WAC	1.28%	2.86%	4.58%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,263	$2,460	$438	$40
WAC	1.35%	2.34%	4.75%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,716	$2,008	$23
WAC		2.11%	4.38%	
WARM		19 mo	26 mo	
Balances Maturing in 37 or More Months			$2,001	$11
WAC			3.95%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$16,144**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$362	$383	$130
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,390	$5,673	$4,354
Penalty in Months of Forgone Interest	3.37 mo	6.18 mo	7.13 mo
Balances in New Accounts	$375	$549	$291

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%	$138	$195	$135	1.68%
3.00 to 3.99%	$6	$111	$115	3.43%
4.00 to 4.99%	$21	$121	$68	4.68%
5.00 to 5.99%	$30	$87	$23	5.27%
6.00 to 6.99%	$0	$1	$8	6.21%
7.00 to 7.99%	$0	$0	$1	7.65%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	59 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,060**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,526
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	$2,691	0.58%	$110
Money Market Deposit Accounts (MMDAs)	$3,826	0.98%	$236
Passbook Accounts	$4,223	0.66%	$179
Non-Interest-Bearing Non-Maturity Deposits	$892		$37
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$74	0.01%	
Escrow for Mortgages Serviced for Others	$144	0.01%	
Other Escrows	$111	0.26%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$11,962		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$366		
Miscellaneous II	$46		
TOTAL LIABILITIES	**$31,102**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,839
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$34,942**

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		$20
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		$32
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$87
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	27	$505
1014	Opt commitment to orig 25- or 30-year FRMs	32	$874
1016	Opt commitment to orig "other" Mortgages	16	$81
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$488
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$707
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$49
2074	Commit/sell 25- or 30-yr FRM MBS		$281
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$79
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$42
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$82
2214	Firm commit/originate 25- or 30-year FRM loans	8	$5
2216	Firm commit/originate "other" Mortgage loans	6	$5
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$14
4022	Commit/sell non-Mortgage financial assets		$2
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
9502	Fixed-rate construction loans in process	37	$235
9512	Adjustable-rate construction loans in process	22	$44

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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		$0
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$57
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$10
120	Other investment securities, fixed-coupon securities		$47
122	Other investment securities, floating-rate securities		$5
130	Construction and land loans (adj-rate)		$9
150	Commercial loans (adj-rate)		$36
200	Variable-rate, fixed-maturity CDs	21	$79
220	Variable-rate FHLB advances		$5
299	Other variable-rate	6	$437
300	Govt. & agency securities, fixed-coupon securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	39	$423	$430	$422	$412	$394	$373
123 - Mortgage Derivatives - M/V estimate	18	$1,448	$1,493	$1,493	$1,448	$1,395	$1,342
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$47	$46	$47	$47	$47	$47
280 - FHLB putable advance-M/V estimate	14	$407	$452	$438	$426	$417	$411
281 - FHLB convertible advance-M/V estimate	10	$232	$244	$242	$239	$236	$234
282 - FHLB callable advance-M/V estimate		$187	$216	$207	$199	$193	$189
290 - Other structured borrowings - M/V estimate		$180	$199	$195	$191	$187	$183