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: 417** **September 2008**

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	13,715	-4,287	-24 %	10.30 %	-258 bp
+200 bp	15,337	-2,665	-15 %	11.32 %	-156 bp
+100 bp	16,847	-1,154	-6 %	12.23 %	-65 bp
0 bp	18,001			12.88 %	
-100 bp	18,623	621	+3 %	13.19 %	+30 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	12.88 %	13.01 %	13.66 %
Post-shock NPV Ratio	11.32 %	11.47 %	11.96 %
Sensitivity Measure: Decline in NPV Ratio	156 bp	155 bp	170 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	15,710	15,315	14,736	14,101	13,475	15,248	100.43	3.18
30-Year Mortgage Securities	3,001	2,911	2,792	2,668	2,548	2,934	99.22	3.60
15-Year Mortgages and MBS	16,930	16,498	15,975	15,413	14,848	16,411	100.53	2.90
Balloon Mortgages and MBS	5,155	5,080	4,988	4,881	4,760	5,105	99.51	1.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,334	1,325	1,316	1,309	1,301	1,340	98.87	0.66
7 Month to 2 Year Reset Frequency	8,004	7,930	7,833	7,710	7,576	8,041	98.62	1.08
2+ to 5 Year Reset Frequency	7,487	7,393	7,256	7,033	6,779	7,355	100.51	1.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	354	350	346	342	337	344	101.90	1.03
2 Month to 5 Year Reset Frequency	1,593	1,569	1,543	1,516	1,485	1,584	99.07	1.58
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,122	4,072	4,021	3,972	3,922	4,022	101.24	1.24
Adjustable-Rate, Fully Amortizing	9,155	9,038	8,921	8,804	8,688	8,912	101.41	1.29
Fixed-Rate, Balloon	4,671	4,522	4,380	4,245	4,115	4,375	103.35	3.21
Fixed-Rate, Fully Amortizing	5,845	5,619	5,409	5,213	5,030	5,474	102.64	3.88
Construction and Land Loans								
Adjustable-Rate	6,178	6,159	6,140	6,121	6,102	6,153	100.10	0.31
Fixed-Rate	3,543	3,476	3,412	3,350	3,290	3,473	100.08	1.89
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,741	4,725	4,708	4,692	4,676	4,693	100.68	0.35
Fixed-Rate	3,364	3,298	3,235	3,175	3,116	3,257	101.26	1.95
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	873	860	845	828	811	860	100.00	1.61
Accrued Interest Receivable	465	465	465	465	465	465	100.00	0.00
Advance for Taxes/Insurance	16	16	16	16	16	16	100.00	0.00
Float on Escrows on Owned Mortgages	18	34	53	71	86			-51.59
LESS: Value of Servicing on Mortgages Serviced by Others	10	11	14	16	16			-17.28
TOTAL MORTGAGE LOANS AND SECURITIES	**102,551**	**100,644**	**98,379**	**95,909**	**93,411**	**100,064**	**100.58**	**2.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,253	3,240	3,228	3,215	3,203	3,236	100.13	0.39
Fixed-Rate	3,114	3,011	2,914	2,821	2,733	2,761	109.08	3.32
Consumer Loans								
Adjustable-Rate	1,471	1,464	1,456	1,450	1,443	1,305	112.17	0.49
Fixed-Rate	3,327	3,274	3,223	3,173	3,126	3,289	99.53	1.59
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-101	-100	-98	-97	-95	-100	0.00	1.60
Accrued Interest Receivable	91	91	91	91	91	91	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,154**	**10,980**	**10,813**	**10,653**	**10,499**	**10,582**	**103.76**	**1.55**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,518	3,518	3,518	3,518	3,518	3,518	100.00	0.00
Equities and All Mutual Funds	458	449	439	430	420	451	99.46	2.05
Zero-Coupon Securities	99	94	89	84	80	82	114.05	5.80
Government and Agency Securities	1,504	1,470	1,438	1,407	1,378	1,410	104.27	2.25
Term Fed Funds, Term Repos	3,505	3,498	3,491	3,483	3,476	3,507	99.75	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,433	1,376	1,324	1,275	1,229	1,333	103.22	3.95
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,409	3,306	3,181	3,049	2,942	3,505	94.32	3.45
Structured Securities (Complex)	3,910	3,816	3,674	3,495	3,326	3,911	97.56	3.08
LESS: Valuation Allowances for Investment Securities	9	9	9	8	8	9	100.00	2.24
TOTAL CASH, DEPOSITS, AND SECURITIES	**17,827**	**17,519**	**17,146**	**16,734**	**16,362**	**17,710**	**98.92**	**1.95**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	499	499	499	499	499	499	100.00	0.00
Real Estate Held for Investment	56	56	56	56	56	56	100.00	0.00
Investment in Unconsolidated Subsidiaries	47	44	41	38	35	44	100.00	6.80
Office Premises and Equipment	2,401	2,401	2,401	2,401	2,401	2,401	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,003**	**3,000**	**2,997**	**2,994**	**2,991**	**3,000**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	157	198	248	280	291			-23.08
Adjustable-Rate Servicing	7	7	7	8	9			1.75
Float on Mortgages Serviced for Others	105	135	170	198	217			-24.01
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**269**	**339**	**425**	**486**	**517**			**-22.95**
OTHER ASSETS								
Purchased and Excess Servicing						323		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,812	3,812	3,812	3,812	3,812	3,812	100.00	0.00
Miscellaneous II						526		
Deposit Intangibles								
Retail CD Intangible	98	113	126	138	152			-12.41
Transaction Account Intangible	658	883	1,099	1,300	1,473			-24.97
MMDA Intangible	666	826	976	1,129	1,284			-18.81
Passbook Account Intangible	915	1,191	1,431	1,655	1,868			-21.66
Non-Interest-Bearing Account Intangible	277	414	544	668	786			-32.23
TOTAL OTHER ASSETS	**6,426**	**7,239**	**7,988**	**8,703**	**9,374**	**4,661**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-220		
TOTAL ASSETS	**141,230**	**139,721**	**137,749**	**135,480**	**133,156**	**135,798**	**103/100*** **	**1.25/1.85*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	42,918	42,773	42,633	42,495	42,362	42,576	100.46	0.33
Fixed-Rate Maturing in 13 Months or More	15,380	15,007	14,651	14,314	13,997	14,362	104.49	2.43
Variable-Rate	781	780	778	777	775	776	100.46	0.19
Demand								
Transaction Accounts	9,331	9,331	9,331	9,331	9,331	9,331	100/91*	0.00/2.61*
MMDAs	13,015	13,015	13,015	13,015	13,015	13,015	100/94*	0.00/1.27*
Passbook Accounts	12,141	12,141	12,141	12,141	12,141	12,141	100/90*	0.00/2.36*
Non-Interest-Bearing Accounts	6,027	6,027	6,027	6,027	6,027	6,027	100/93*	0.00/2.38*
TOTAL DEPOSITS	**99,593**	**99,074**	**98,577**	**98,100**	**97,649**	**98,228**	**101/97***	**0.51/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,447	9,345	9,245	9,147	9,050	9,336	100.10	1.08
Fixed-Rate Maturing in 37 Months or More	3,253	3,096	2,948	2,811	2,681	3,026	102.28	4.92
Variable-Rate	1,916	1,915	1,914	1,913	1,913	1,909	100.35	0.05
TOTAL BORROWINGS	**14,616**	**14,356**	**14,108**	**13,871**	**13,644**	**14,271**	**100.60**	**1.77**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	651	651	651	651	651	651	100.00	0.00
Other Escrow Accounts	86	83	81	78	76	93	89.73	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,557	1,557	1,557	1,557	1,557	1,557	100.00	0.00
Miscellaneous II	0	0	0	0	0	91		
TOTAL OTHER LIABILITIES	**2,294**	**2,291**	**2,289**	**2,286**	**2,284**	**2,392**	**95.79**	**0.11**
Other Liabilities not Included Above								
Self-Valued	6,236	6,099	5,993	5,912	5,850	5,992	101.79	2.00
Unamortized Yield Adjustments						6		
TOTAL LIABILITIES	**122,739**	**121,820**	**120,966**	**120,170**	**119,427**	**120,888**	**101/98****	**0.73/1.41****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	17	2	-24	-52	-79			
ARMs	-2	-5	-7	-11	-15			
Other Mortgages	8	0	-11	-23	-37			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	10	-6	-24	-45	-67			
Sell Mortgages and MBS	-9	6	28	51	73			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-8	-3	1	5	9			
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	5	14	23			
Interest-Rate Caps	0	1	1	3	4			
Interest-Rate Floors	1	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	9	-3	-15	-26	-38			
Self-Valued	105	108	110	112	114			
TOTAL OFF-BALANCE-SHEET POSITIONS	**132**	**100**	**64**	**26**	**-14**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	141,230	139,721	137,749	135,480	133,156	135,798	103/100***	1.25/1.85***
MINUS TOTAL LIABILITIES	122,739	121,820	120,966	120,170	119,427	120,888	101/98**	0.73/1.41**
PLUS OFF-BALANCE-SHEET POSITIONS	132	100	64	26	-14			
TOTAL NET PORTFOLIO VALUE #	18,623	18,001	16,847	15,337	13,715	14,910	120.74	4.93

* 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	$152	$5,746	$7,661	$1,326	$363
WARM	285 mo	315 mo	328 mo	299 mo	247 mo
WAC	4.61%	5.64%	6.34%	7.30%	8.81%
Amount of these that is FHA or VA Guaranteed	$1	$45	$158	$41	$43
Securities Backed by Conventional Mortgages	$400	$1,737	$364	$34	$12
WARM	268 mo	296 mo	310 mo	291 mo	236 mo
Weighted Average Pass-Through Rate	4.43%	5.25%	6.11%	7.25%	8.51%
Securities Backed by FHA or VA Mortgages	$38	$184	$147	$14	$4
WARM	347 mo	293 mo	320 mo	216 mo	212 mo
Weighted Average Pass-Through Rate	4.68%	5.23%	6.11%	7.23%	8.72%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,741	$5,726	$3,208	$1,192	$483
WAC	4.69%	5.45%	6.36%	7.35%	8.68%
Mortgage Securities	$1,328	$2,436	$278	$18	$1
Weighted Average Pass-Through Rate	4.39%	5.21%	6.09%	7.16%	8.50%
WARM (of 15-Year Loans and Securities)	112 mo	152 mo	149 mo	114 mo	93 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$217	$1,163	$1,546	$868	$302
WAC	4.59%	5.52%	6.39%	7.35%	8.54%
Mortgage Securities	$582	$382	$40	$4	$0
Weighted Average Pass-Through Rate	4.35%	5.43%	6.19%	7.10%	8.68%
WARM (of Balloon Loans and Securities)	50 mo	74 mo	69 mo	53 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$39,699**

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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	$4	$203	$115	$0	$27
WAC	4.95%	5.41%	5.77%	0.00%	5.90%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,336	$7,838	$7,240	$344	$1,556
Weighted Average Margin	166 bp	271 bp	264 bp	283 bp	245 bp
WAC	5.67%	5.75%	6.07%	5.74%	6.23%
WARM	172 mo	283 mo	310 mo	346 mo	271 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,664**

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	$52	$137	$123	$6	$26
Weighted Average Distance from Lifetime Cap	114 bp	139 bp	89 bp	184 bp	184 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$83	$994	$382	$43	$316
Weighted Average Distance from Lifetime Cap	341 bp	344 bp	366 bp	346 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$846	$6,718	$6,577	$269	$1,159
Weighted Average Distance from Lifetime Cap	1,015 bp	593 bp	594 bp	528 bp	617 bp
Balances Without Lifetime Cap	$359	$193	$273	$26	$83
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$519	$7,422	$6,339	$10	$1,210
Weighted Average Periodic Rate Cap	208 bp	201 bp	232 bp	155 bp	164 bp
Balances Subject to Periodic Rate Floors	$403	$6,580	$5,693	$10	$985
MBS Included in ARM Balances	$246	$1,508	$1,145	$23	$70

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,022	$8,912
WARM	93 mo	197 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	221 bp	247 bp
Reset Frequency	32 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$118	$298
Wghted Average Distance to Lifetime Cap	61 bp	105 bp
Fixed-Rate:		
Balances	$4,375	$5,474
WARM	49 mo	110 mo
Remaining Term to Full Amortization	245 mo	
WAC	6.82%	6.87%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,153	$3,473
WARM	24 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	7.06%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,693	$3,257
WARM	127 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	70 bp	6.85%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,236	$2,761
WARM	35 mo	47 mo
Margin in Column 1; WAC in Column 2	124 bp	7.21%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,305	$3,289
WARM	131 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	533 bp	8.08%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$58	$602
Fixed Rate		
Remaining WAL <= 5 Years	$324	$1,667
Remaining WAL 5-10 Years	$159	$283
Remaining WAL Over 10 Years	$144	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$110
Floating Rate	$9	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.04%
Principal-Only MBS	$24	$0
WAC	5.77%	0.00%
Total Mortgage-Derivative Securities - Book Value	$719	$2,669

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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	$2,207	$13,572	$11,251	$1,433	$455
WARM	135 mo	242 mo	299 mo	267 mo	183 mo
Weighted Average Servicing Fee	27 bp	30 bp	32 bp	38 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	251 loans				
FHA/VA	26 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$998	$844	Total # of Adjustable-Rate Loans Serviced	11 loans
WARM (in months)	264 mo	49 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	32 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others **$30,758**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,518		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$449		
Zero-Coupon Securities	$82	3.31%	59 mo
Government & Agency Securities	$1,410	4.19%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,507	2.17%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,333	4.96%	59 mo
Memo: Complex Securities (from supplemental reporting)	$3,911		

Total Cash, Deposits, and Securities **$14,211**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,583
Accrued Interest Receivable	$465
Advances for Taxes and Insurance	$16
Less: Unamortized Yield Adjustments	$68
Valuation Allowances	$724
Unrealized Gains (Losses)	$-59

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$99
Accrued Interest Receivable	$91
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$199
Unrealized Gains (Losses)	$-8

OTHER ITEMS

Real Estate Held for Investment	$56
Repossessed Assets	$499
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$44
Office Premises and Equipment	$2,401
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-104
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$9
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$323
Miscellaneous I	$3,812
Miscellaneous II	$526

TOTAL ASSETS	**$135,678**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$212
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$19
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$74
Mortgage-Related Mututal Funds	$374
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,346
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$1,759
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$102

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	$12,380	$2,709	$460	$166
WAC	3.50%	4.86%	4.00%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,205	$7,375	$1,447	$280
WAC	3.31%	4.26%	4.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,424	$3,330	$85
WAC		3.88%	4.70%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$3,607	$23
WAC			4.48%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,938**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,559	$768	$599
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$26,316	$14,800	$7,082
Penalty in Months of Forgone Interest	3.14 mo	5.64 mo	6.24 mo
Balances in New Accounts	$3,569	$1,569	$300

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%	$1,885	$990	$95	2.24%
3.00 to 3.99%	$394	$1,982	$840	3.52%
4.00 to 4.99%	$399	$2,204	$1,204	4.54%
5.00 to 5.99%	$122	$1,241	$789	5.28%
6.00 to 6.99%	$1	$89	$46	6.38%
7.00 to 7.99%	$1	$21	$27	7.38%
8.00 to 8.99%	$0	$6	$21	8.26%
9.00 and Above	$0	$0	$3	9.91%
WARM	1 mo	19 mo	70 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$12,362**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,676
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	$9,331	1.01%	$305
Money Market Deposit Accounts (MMDAs)	$13,015	2.08%	$1,003
Passbook Accounts	$12,141	1.28%	$406
Non-Interest-Bearing Non-Maturity Deposits	$6,027		$187
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$309	0.12%	
Escrow for Mortgages Serviced for Others	$342	0.73%	
Other Escrows	$93	0.67%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$41,258		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$11		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,557		
Miscellaneous II	$91		
TOTAL LIABILITIES	**$120,888**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$22
EQUITY CAPITAL	$14,659
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$135,569**

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	6	$16
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	47	$174
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	54	$80
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	32	$36
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	140	$178
1014	Opt commitment to orig 25- or 30-year FRMs	154	$551
1016	Opt commitment to orig "other" Mortgages	124	$501
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		$9
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		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$7
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$14
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$15
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	36	$71
2036	Commit/sell "other" Mortgage loans, svc retained	6	$40
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2074	Commit/sell 25- or 30-yr FRM MBS		$11
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$33
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$8

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
2134	Commit/sell 25- or 30-yr FRM loans, svc released	47	$295
2136	Commit/sell "other" Mortgage loans, svc released		$52
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$19
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$49
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$24
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	53	$68
2214	Firm commit/originate 25- or 30-year FRM loans	52	$123
2216	Firm commit/originate "other" Mortgage loans	37	$255
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$4
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$7
3034	Option to sell 25- or 30-year FRMs	7	$191
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	41	$124
4006	Commit/purchase "other" liabilities		$17
4022	Commit/sell non-Mortgage financial assets		$197
5004	IR swap: pay fixed, receive 3-month LIBOR		$141
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6002	Interest rate Cap based on 1-month LIBOR		$103
6004	Interest rate Cap based on 3-month LIBOR		$115
7022	Interest rate floor based on the prime rate		$10
9502	Fixed-rate construction loans in process	191	$802

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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
9512	Adjustable-rate construction loans in process	137	$1,137

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
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		$38
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$271
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$98
120	Other investment securities, fixed-coupon securities	6	$45
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$44
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	7	$101
130	Construction and land loans (adj-rate)		$36
140	Second Mortgages (adj-rate)		$24
150	Commercial loans (adj-rate)		$61
180	Consumer loans; loans on deposits		$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$12
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$24
187	Consumer loans; recreational vehicles		$40
189	Consumer loans; other		$11
200	Variable-rate, fixed-maturity CDs	121	$776
220	Variable-rate FHLB advances	60	$1,017
299	Other variable-rate	35	$892
300	Govt. & agency securities, fixed-coupon securities		$31
302	Govt. & agency securities, floating-rate securities		$3

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	225	$3,911	$3,910	$3,816	$3,674	$3,495	$3,326
123 - Mortgage Derivatives - M/V estimate	166	$3,505	$3,409	$3,306	$3,181	$3,049	$2,942
129 - Mortgage-Related Mutual Funds - M/V estimate	33	$234	$235	$232	$228	$225	$220
280 - FHLB putable advance-M/V estimate	86	$1,968	$2,053	$1,997	$1,958	$1,928	$1,908
281 - FHLB convertible advance-M/V estimate	81	$2,741	$2,862	$2,806	$2,762	$2,730	$2,706
282 - FHLB callable advance-M/V estimate	12	$337	$351	$344	$338	$334	$331
283 - FHLB periodic floor floating rate advance-M/V Estimates		$56	$59	$58	$58	$57	$57
289 - Other FHLB structured advances - M/V estimate	15	$248	$257	$251	$245	$239	$234
290 - Other structured borrowings - M/V estimate	22	$642	$654	$642	$632	$623	$614
500 - Other OBS Positions w/o contract code or exceeds 16 positions	10	$106	$105	$108	$110	$112	$114