Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 72** | **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	3,907	-1,403	-26 %	7.96 %	-237 bp
+200 bp	4,464	-846	-16 %	8.94 %	-139 bp
+100 bp	4,972	-338	-6 %	9.80 %	-53 bp
0 bp	5,310			10.33 %	
-100 bp	5,452	143	+3 %	10.51 %	+18 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	10.33 %	11.95 %	12.27 %
Post-shock NPV Ratio	8.94 %	10.71 %	10.67 %
Sensitivity Measure: Decline in NPV Ratio	139 bp	123 bp	160 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	8,785	8,546	8,209	7,843	7,486	8,575	99.67	3.37
30-Year Mortgage Securities	395	384	369	352	336	386	99.57	3.42
15-Year Mortgages and MBS	3,805	3,708	3,588	3,459	3,330	3,694	100.36	2.94
Balloon Mortgages and MBS	1,201	1,182	1,158	1,130	1,098	1,196	98.81	1.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	349	346	343	340	338	319	108.61	0.96
7 Month to 2 Year Reset Frequency	6,131	6,088	6,030	5,944	5,855	6,124	99.41	0.83
2+ to 5 Year Reset Frequency	4,939	4,876	4,788	4,624	4,459	4,852	100.49	1.55
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2	2	2	2	2	2	99.60	0.90
2 Month to 5 Year Reset Frequency	185	182	179	175	172	185	98.40	1.82
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,231	1,212	1,193	1,175	1,157	1,194	101.52	1.54
Adjustable-Rate, Fully Amortizing	1,758	1,739	1,719	1,700	1,680	1,719	101.17	1.10
Fixed-Rate, Balloon	752	725	699	674	651	706	102.61	3.66
Fixed-Rate, Fully Amortizing	900	859	822	787	756	853	100.72	4.58
Construction and Land Loans								
Adjustable-Rate	2,728	2,721	2,713	2,705	2,698	2,711	100.36	0.28
Fixed-Rate	548	539	530	521	512	536	100.49	1.73
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,901	3,891	3,881	3,871	3,861	3,867	100.62	0.26
Fixed-Rate	1,357	1,327	1,299	1,272	1,245	1,280	103.69	2.19
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	749	738	724	708	691	738	100.00	1.66
Accrued Interest Receivable	187	187	187	187	187	187	100.00	0.00
Advance for Taxes/Insurance	34	34	34	34	34	34	100.00	0.00
Float on Escrows on Owned Mortgages	7	12	19	27	32			-51.74
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1			-29.31
TOTAL MORTGAGE LOANS AND SECURITIES	**39,945**	**39,296**	**38,483**	**37,528**	**36,581**	**39,156**	**100.36**	**1.86**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,024	1,021	1,018	1,015	1,012	1,031	99.01	0.30
Fixed-Rate	518	497	478	459	442	459	108.29	4.02
Consumer Loans								
Adjustable-Rate	77	77	77	77	77	79	98.28	0.24
Fixed-Rate	482	476	469	463	457	476	100.01	1.33
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-14	-14	-14	-14	-13	-14	0.00	1.83
Accrued Interest Receivable	17	17	17	17	17	17	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,103**	**2,073**	**2,045**	**2,017**	**1,991**	**2,047**	**101.30**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,335	2,335	2,335	2,335	2,335	2,335	100.00	0.00
Equities and All Mutual Funds	81	79	78	76	75	79	100.00	1.97
Zero-Coupon Securities	3	2	2	2	2	2	110.81	8.42
Government and Agency Securities	1,158	1,134	1,110	1,086	1,064	1,101	102.97	2.14
Term Fed Funds, Term Repos	741	740	738	737	736	741	99.81	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	340	325	311	298	286	316	102.85	4.53
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,506	1,468	1,415	1,364	1,318	1,492	98.38	3.12
Structured Securities (Complex)	403	389	376	357	340	397	98.02	3.52
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,567**	**6,472**	**6,364**	**6,256**	**6,156**	**6,464**	**100.13**	**1.57**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	373	373	373	373	373	373	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	7	7	6	8	100.00	6.80
Office Premises and Equipment	434	434	434	434	434	434	100.00	0.00
TOTAL REAL ASSETS, ETC.	**822**	**822**	**821**	**821**	**820**	**822**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	116	144	181	208	217			-22.60
Adjustable-Rate Servicing	16	15	15	20	21			3.55
Float on Mortgages Serviced for Others	78	96	117	140	154			-20.10
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**210**	**256**	**313**	**368**	**392**			**-20.10**
OTHER ASSETS								
Purchased and Excess Servicing						213		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,379	1,379	1,379	1,379	1,379	1,379	100.00	0.00
Miscellaneous II						254		
Deposit Intangibles								
Retail CD Intangible	44	52	57	63	69			-12.34
Transaction Account Intangible	214	286	356	421	476			-24.84
MMDA Intangible	204	253	301	351	401			-19.18
Passbook Account Intangible	366	473	558	643	721			-20.40
Non-Interest-Bearing Account Intangible	39	59	77	95	112			-32.23
TOTAL OTHER ASSETS	**2,247**	**2,502**	**2,730**	**2,952**	**3,158**	**1,846**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-51		
TOTAL ASSETS	**51,894**	**51,421**	**50,756**	**49,942**	**49,097**	**50,284**	**102/100*** **	**1.11/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	18,105	18,039	17,975	17,912	17,853	17,935	100.58	0.36
Fixed-Rate Maturing in 13 Months or More	6,744	6,573	6,410	6,253	6,103	6,238	105.38	2.54
Variable-Rate	176	176	176	176	175	176	100.11	0.09
Demand								
Transaction Accounts	3,094	3,094	3,094	3,094	3,094	3,094	100/91*	0.00/2.53*
MMDAs	4,483	4,483	4,483	4,483	4,483	4,483	100/94*	0.00/1.15*
Passbook Accounts	5,069	5,069	5,069	5,069	5,069	5,069	100/91*	0.00/2.10*
Non-Interest-Bearing Accounts	856	856	856	856	856	856	100/93*	0.00/2.38*
TOTAL DEPOSITS	**38,528**	**38,291**	**38,064**	**37,844**	**37,635**	**37,852**	**101/98***	**0.61/1.27***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,823	2,796	2,769	2,743	2,717	2,795	100.04	0.96
Fixed-Rate Maturing in 37 Months or More	381	358	338	319	301	351	102.12	6.02
Variable-Rate	840	833	827	822	818	792	105.19	0.76
TOTAL BORROWINGS	**4,043**	**3,987**	**3,934**	**3,883**	**3,836**	**3,937**	**101.26**	**1.37**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	368	368	368	368	368	368	100.00	0.00
Other Escrow Accounts	99	96	93	90	88	109	87.69	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	553	553	553	553	553	553	100.00	0.00
Miscellaneous II	0	0	0	0	0	45		
TOTAL OTHER LIABILITIES	**1,019**	**1,016**	**1,013**	**1,011**	**1,008**	**1,074**	**94.59**	**0.28**
Other Liabilities not Included Above								
Self-Valued	2,851	2,797	2,755	2,723	2,699	2,727	102.56	1.72
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**46,441**	**46,091**	**45,765**	**45,461**	**45,179**	**45,588**	**101/99****	**0.73/1.29****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	39	-29	-139	-249	-355			
ARMs	-2	-4	-6	-9	-12			
Other Mortgages	5	0	-6	-13	-19			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	27	-3	-52	-98	-143			
Sell Mortgages and MBS	-96	8	173	335	489			
Purchase Non-Mortgage Items	1	0	-1	-2	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	0	0	1	1			
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	12	3	-6	-14	-23			
Self-Valued	14	4	18	32	52			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1**	**-21**	**-19**	**-17**	**-12**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	51,894	51,421	50,756	49,942	49,097	50,284	102/100***	1.11/1.61***
MINUS TOTAL LIABILITIES	46,441	46,091	45,765	45,461	45,179	45,588	101/99**	0.73/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	-1	-21	-19	-17	-12			
TOTAL NET PORTFOLIO VALUE #	5,452	5,310	4,972	4,464	3,907	4,696	113.06	4.53

* 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

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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	$376	$3,876	$3,652	$565	$105
WARM	323 mo	323 mo	335 mo	320 mo	271 mo
WAC	4.29%	5.62%	6.38%	7.34%	8.60%
Amount of these that is FHA or VA Guaranteed	$0	$12	$78	$9	$2
Securities Backed by Conventional Mortgages	$40	$136	$110	$9	$2
WARM	156 mo	282 mo	341 mo	276 mo	212 mo
Weighted Average Pass-Through Rate	3.98%	5.12%	6.05%	7.23%	8.09%
Securities Backed by FHA or VA Mortgages	$4	$77	$9	$1	$0
WARM	316 mo	324 mo	312 mo	203 mo	129 mo
Weighted Average Pass-Through Rate	4.50%	5.24%	6.08%	7.39%	9.09%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$629	$1,804	$673	$153	$44
WAC	4.73%	5.44%	6.35%	7.32%	8.55%
Mortgage Securities	$79	$237	$73	$3	$0
Weighted Average Pass-Through Rate	4.37%	5.31%	6.03%	7.46%	8.27%
WARM (of 15-Year Loans and Securities)	124 mo	142 mo	143 mo	125 mo	89 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$118	$481	$417	$116	$36
WAC	4.37%	5.32%	6.37%	7.33%	8.45%
Mortgage Securities	$9	$15	$4	$0	$0
Weighted Average Pass-Through Rate	4.69%	5.38%	6.01%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	39 mo	61 mo	77 mo	76 mo	37 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,851**

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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	$288	$7	$0	$0
WAC	6.13%	5.43%	6.86%	0.00%	7.48%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$318	$5,836	$4,845	$2	$185
Weighted Average Margin	268 bp	286 bp	268 bp	150 bp	170 bp
WAC	5.93%	5.88%	5.94%	4.87%	6.18%
WARM	229 mo	310 mo	330 mo	160 mo	242 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	39 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$11,482**

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	$9	$23	$9	$0	$0
Weighted Average Distance from Lifetime Cap	149 bp	116 bp	138 bp	0 bp	157 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$315	$58	$0	$9
Weighted Average Distance from Lifetime Cap	362 bp	355 bp	374 bp	277 bp	344 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$294	$5,769	$4,693	$2	$171
Weighted Average Distance from Lifetime Cap	2,113 bp	593 bp	609 bp	796 bp	587 bp
Balances Without Lifetime Cap	$15	$17	$92	$0	$4
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$221	$6,079	$4,726	$1	$170
Weighted Average Periodic Rate Cap	274 bp	272 bp	397 bp	199 bp	172 bp
Balances Subject to Periodic Rate Floors	$222	$5,721	$4,694	$1	$169
MBS Included in ARM Balances	$223	$823	$739	$2	$11

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,194	$1,719
WARM	86 mo	182 mo
Remaining Term to Full Amortization	259 mo	
Rate Index Code	0	0
Margin	252 bp	280 bp
Reset Frequency	42 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$30	$39
Wghted Average Distance to Lifetime Cap	195 bp	137 bp
Fixed-Rate:		
Balances	$706	$853
WARM	55 mo	146 mo
Remaining Term to Full Amortization	287 mo	
WAC	6.66%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,711	$536
WARM	13 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	169 bp	6.97%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,867	$1,280
WARM	173 mo	140 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.84%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,031	$459
WARM	61 mo	58 mo
Margin in Column 1; WAC in Column 2	105 bp	6.75%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$79	$476
WARM	35 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	150 bp	7.97%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$239
Fixed Rate		
Remaining WAL <= 5 Years	$19	$893
Remaining WAL 5-10 Years	$228	$42
Remaining WAL Over 10 Years	$51	
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	$298	$1,175

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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	$1,338	$9,189	$9,270	$1,319	$227
WARM	115 mo	251 mo	315 mo	311 mo	284 mo
Weighted Average Servicing Fee	32 bp	32 bp	30 bp	30 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	177 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,444	$2	Total # of Adjustable-Rate Loans Serviced	17 loans
WARM (in months)	328 mo	133 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others **$24,790**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,335		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$79		
Zero-Coupon Securities	$2	4.99%	104 mo
Government & Agency Securities	$1,101	3.44%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$741	2.14%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$316	5.04%	73 mo
Memo: Complex Securities (from supplemental reporting)	$397		

Total Cash, Deposits, and Securities **$4,972**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,441
Accrued Interest Receivable	$187
Advances for Taxes and Insurance	$34
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$703
Unrealized Gains (Losses)	$-10

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$22
Accrued Interest Receivable	$17
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$36
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$373
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$8
Office Premises and Equipment	$434
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-30
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$213
Miscellaneous I	$1,379
Miscellaneous II	$254
TOTAL ASSETS	**$50,265**

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	$7
Mortgage-Related Mututal Funds	$73
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$150
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$84
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
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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	$4,254	$1,259	$191	$35
WAC	3.59%	4.97%	3.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,081	$2,580	$570	$72
WAC	3.59%	4.43%	4.00%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,062	$1,339	$22
WAC		3.89%	4.66%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$1,837	$8
WAC			5.01%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$24,173**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,435	$239	$72
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,031	$5,035	$3,616
Penalty in Months of Forgone Interest	3.48 mo	6.10 mo	7.53 mo
Balances in New Accounts	$2,926	$858	$271

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%	$813	$32	$5	2.01%
3.00 to 3.99%	$38	$1,261	$71	3.28%
4.00 to 4.99%	$38	$423	$180	4.52%
5.00 to 5.99%	$6	$175	$73	5.37%
6.00 to 6.99%	$0	$6	$15	6.27%
7.00 to 7.99%	$0	$1	$8	7.35%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	90 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,145**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,694
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	$3,094	1.36%	$158
Money Market Deposit Accounts (MMDAs)	$4,483	2.21%	$525
Passbook Accounts	$5,069	2.07%	$656
Non-Interest-Bearing Non-Maturity Deposits	$856		$41
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$160	0.01%	
Escrow for Mortgages Serviced for Others	$208	0.01%	
Other Escrows	$109	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,980		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$553		
Miscellaneous II	$45		
TOTAL LIABILITIES	**$45,588**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,677
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$50,265**

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		$24
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	10	$96
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$117
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$17
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	27	$346
1014	Opt commitment to orig 25- or 30-year FRMs	34	$2,522
1016	Opt commitment to orig "other" Mortgages	25	$200
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
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		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$124
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	12	$235
2054	Commit/purchase 25- to 30-year FRM MBS		$870
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$209
2074	Commit/sell 25- or 30-yr FRM MBS		$2,653
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$123
2136	Commit/sell "other" Mortgage loans, svc released		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$67
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$21
2214	Firm commit/originate 25- or 30-year FRM loans	12	$11
2216	Firm commit/originate "other" Mortgage loans	7	$27
3032	Option to sell 10-, 15-, or 20-year FRMs		$0

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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
3034	Option to sell 25- or 30-year FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$14
4022	Commit/sell non-Mortgage financial assets		$11
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
9502	Fixed-rate construction loans in process	41	$827
9512	Adjustable-rate construction loans in process	30	$178

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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
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$59
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		$17
120	Other investment securities, fixed-coupon securities		$44
122	Other investment securities, floating-rate securities		$15
130	Construction and land loans (adj-rate)		$8
150	Commercial loans (adj-rate)		$33
200	Variable-rate, fixed-maturity CDs	20	$176
220	Variable-rate FHLB advances	13	$127
299	Other variable-rate		$665
300	Govt. & agency securities, fixed-coupon 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	40	$397	$403	$389	$376	$357	$340
123 - Mortgage Derivatives - M/V estimate	19	$1,492	$1,506	$1,468	$1,415	$1,364	$1,318
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$54	$55	$54	$53	$52	$51
280 - FHLB putable advance-M/V estimate	14	$530	$551	$540	$531	$524	$519
281 - FHLB convertible advance-M/V estimate	15	$1,319	$1,383	$1,355	$1,334	$1,319	$1,308
282 - FHLB callable advance-M/V estimate		$147	$155	$151	$149	$147	$146
290 - Other structured borrowings - M/V estimate		$731	$762	$751	$741	$732	$727
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1,881	$14	$4	$18	$32	$52