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** | **September 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	3,934	-788	-17 %	11.16 %	-161 bp
+200 bp	4,345	-376	-8 %	12.09 %	-69 bp
+100 bp	4,637	-84	-2 %	12.69 %	-9 bp
0 bp	4,722			12.78 %	
-100 bp	4,641	-81	-2 %	12.50 %	-27 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.78 %	13.16 %	10.89 %
Post-shock NPV Ratio	12.09 %	12.65 %	10.38 %
Sensitivity Measure: Decline in NPV Ratio	69 bp	51 bp	51 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	7,394	7,252	6,946	6,567	6,163	6,899	105.12	3.09
30-Year Mortgage Securities	873	858	825	781	734	818	104.82	2.82
15-Year Mortgages and MBS	4,006	3,939	3,813	3,668	3,519	3,762	104.71	2.45
Balloon Mortgages and MBS	854	856	853	844	829	782	109.49	0.07
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	194	194	192	191	189	184	105.49	0.38
7 Month to 2 Year Reset Frequency	3,035	3,043	3,033	3,000	2,958	2,885	105.49	0.03
2+ to 5 Year Reset Frequency	1,875	1,875	1,852	1,823	1,772	1,786	104.98	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5	5	5	5	5	5	105.18	0.77
2 Month to 5 Year Reset Frequency	218	216	213	209	206	212	102.07	1.28
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,333	1,323	1,302	1,282	1,262	1,285	102.96	1.19
Adjustable-Rate, Fully Amortizing	1,592	1,582	1,565	1,549	1,532	1,563	101.21	0.83
Fixed-Rate, Balloon	909	887	861	835	811	811	109.42	2.70
Fixed-Rate, Fully Amortizing	914	866	820	778	741	778	111.35	5.45
Construction and Land Loans								
Adjustable-Rate	308	308	307	306	305	307	100.12	0.15
Fixed-Rate	142	140	137	135	133	141	99.27	1.48
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,765	3,760	3,750	3,740	3,730	3,755	100.14	0.21
Fixed-Rate	424	418	410	402	394	394	106.10	1.72
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	406	402	393	384	373	402	100.00	1.54
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
Advance for Taxes/Insurance	14	14	14	14	14	14	100.00	0.00
Float on Escrows on Owned Mortgages	8	16	24	31	37			-51.56
LESS: Value of Servicing on Mortgages Serviced by Others	1	2	2	2	2			-23.99
TOTAL MORTGAGE LOANS AND SECURITIES	**28,376**	**28,060**	**27,422**	**26,648**	**25,813**	**26,890**	**104.35**	**1.70**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	823	821	819	817	814	823	99.83	0.25
Fixed-Rate	480	461	441	423	405	428	107.75	4.20
Consumer Loans								
Adjustable-Rate	80	80	80	79	79	82	97.10	0.20
Fixed-Rate	393	390	385	380	375	399	97.84	0.97
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-6	-6	-6	-6	-5	-6	0.00	0.74
Accrued Interest Receivable	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,781**	**1,757**	**1,730**	**1,705**	**1,680**	**1,737**	**101.19**	**1.44**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	541	541	541	541	541	541	100.00	0.00
Equities and All Mutual Funds	67	66	65	63	62	66	100.32	1.41
Zero-Coupon Securities	6	5	5	5	5	5	111.25	4.42
Government and Agency Securities	185	179	173	167	162	162	110.83	3.21
Term Fed Funds, Term Repos	1,958	1,957	1,955	1,952	1,950	1,955	100.09	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	249	237	225	214	205	225	105.01	5.10
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,486	1,488	1,441	1,386	1,331	1,445	102.95	1.51
Structured Securities (Complex)	399	391	381	366	348	388	100.82	2.29
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,890**	**4,864**	**4,786**	**4,696**	**4,604**	**4,787**	**101.61**	**1.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	176	176	176	176	176	176	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	300	300	300	300	300	300	100.00	0.00
TOTAL REAL ASSETS, ETC.	**488**	**487**	**487**	**486**	**485**	**487**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	181	219	251	271	281			-15.96
Adjustable-Rate Servicing	4	4	6	6	6			-23.06
Float on Mortgages Serviced for Others	95	115	136	153	165			-17.72
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**281**	**338**	**393**	**430**	**452**			**-16.65**
OTHER ASSETS								
Purchased and Excess Servicing						182		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,016	1,016	1,016	1,016	1,016	1,016	100.00	0.00
Miscellaneous II						135		
Deposit Intangibles								
Retail CD Intangible	35	39	59	66	73			-30.26
Transaction Account Intangible	50	95	166	234	297			-61.16
MMDA Intangible	98	119	179	238	288			-34.25
Passbook Account Intangible	122	175	280	379	470			-45.01
Non-Interest-Bearing Account Intangible	-11	8	29	49	68			-244.09
TOTAL OTHER ASSETS	**1,310**	**1,451**	**1,729**	**1,982**	**2,212**	**1,333**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						112		
TOTAL ASSETS	**37,125**	**36,958**	**36,548**	**35,946**	**35,246**	**35,346**	**105/103*** **	**0.78/1.37*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,243	9,236	9,205	9,175	9,147	9,155	100.89	0.20
Fixed-Rate Maturing in 13 Months or More	7,603	7,446	7,245	7,053	6,871	6,885	108.15	2.40
Variable-Rate	86	86	86	86	86	86	100.78	0.14
Demand								
Transaction Accounts	2,726	2,726	2,726	2,726	2,726	2,726	100/97*	0.00/2.20*
MMDAs	3,897	3,897	3,897	3,897	3,897	3,897	100/97*	0.00/1.08*
Passbook Accounts	4,204	4,204	4,204	4,204	4,204	4,204	100/96*	0.00/1.96*
Non-Interest-Bearing Accounts	866	866	866	866	866	866	100/99*	0.00/2.37*
TOTAL DEPOSITS	**28,626**	**28,462**	**28,231**	**28,008**	**27,797**	**27,819**	**102/101***	**0.70/1.45***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	838	833	825	817	810	812	102.49	0.78
Fixed-Rate Maturing in 37 Months or More	357	342	327	313	300	316	108.07	4.41
Variable-Rate	546	540	533	528	523	499	108.07	1.20
TOTAL BORROWINGS	**1,741**	**1,714**	**1,685**	**1,658**	**1,633**	**1,628**	**105.28**	**1.63**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	283	283	283	283	283	283	100.00	0.00
Other Escrow Accounts	137	133	129	125	121	140	95.03	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	623	623	623	623	623	623	100.00	0.00
Miscellaneous II	0	0	0	0	0	56		
TOTAL OTHER LIABILITIES	**1,043**	**1,039**	**1,035**	**1,031**	**1,027**	**1,102**	**94.29**	**0.39**
Other Liabilities not Included Above								
Self-Valued	1,054	1,027	998	975	957	939	109.35	2.70
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**32,464**	**32,242**	**31,949**	**31,672**	**31,415**	**31,486**	**102/101****	**0.80/1.47****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	67	12	-82	-179	-275			
ARMs	4	-4	-11	-16	-24			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	10	7	3	-2	-7			
Sell Mortgages and MBS	-99	-5	136	281	426			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-1	-1	0	0			
Pay Floating, Receive Fixed Swaps	1	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	1			
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	-8	-10			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-20**	**6**	**38**	**72**	**103**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	37,125	36,958	36,548	35,946	35,246	35,346	105/103***	0.78/1.37***
MINUS TOTAL LIABILITIES	32,464	32,242	31,949	31,672	31,415	31,486	102/101**	0.80/1.47**
PLUS OFF-BALANCE-SHEET POSITIONS	-20	6	38	72	103			
TOTAL NET PORTFOLIO VALUE #	4,641	4,722	4,637	4,345	3,934	3,859	122.35	0.04

* 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

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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	$2,061	$3,175	$1,436	$185	$41
WARM	346 mo	315 mo	309 mo	268 mo	207 mo
WAC	4.56%	5.47%	6.36%	7.28%	8.62%
Amount of these that is FHA or VA Guaranteed	$37	$13	$3	$0	$0
Securities Backed by Conventional Mortgages	$242	$247	$264	$6	$1
WARM	350 mo	323 mo	323 mo	249 mo	194 mo
Weighted Average Pass-Through Rate	4.08%	5.34%	6.02%	7.18%	8.12%
Securities Backed by FHA or VA Mortgages	$27	$26	$4	$0	$0
WARM	337 mo	305 mo	305 mo	192 mo	103 mo
Weighted Average Pass-Through Rate	4.03%	5.34%	6.09%	7.20%	8.55%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,693	$997	$309	$88	$21
WAC	4.37%	5.35%	6.36%	7.32%	8.56%
Mortgage Securities	$400	$197	$57	$1	$0
Weighted Average Pass-Through Rate	4.31%	5.21%	6.04%	7.42%	9.25%
WARM (of 15-Year Loans and Securities)	164 mo	135 mo	133 mo	117 mo	96 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$45	$223	$120	$40	$6
WAC	4.21%	5.31%	6.34%	7.30%	8.54%
Mortgage Securities	$144	$192	$13	$0	$0
Weighted Average Pass-Through Rate	4.40%	5.46%	6.14%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	87 mo	64 mo	89 mo	77 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,261**

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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	$210	$6	$0	$0
WAC	7.01%	3.34%	5.27%	0.00%	5.63%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$183	$2,674	$1,781	$5	$212
Weighted Average Margin	236 bp	292 bp	251 bp	163 bp	181 bp
WAC	4.57%	4.51%	5.04%	3.15%	5.02%
WARM	190 mo	294 mo	300 mo	223 mo	249 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	42 mo	1 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,072**

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	$2	$9	$10	$0	$0
Weighted Average Distance from Lifetime Cap	98 bp	88 bp	127 bp	0 bp	141 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$11	$10	$0	$1
Weighted Average Distance from Lifetime Cap	297 bp	341 bp	340 bp	0 bp	353 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$158	$2,847	$1,679	$4	$143
Weighted Average Distance from Lifetime Cap	978 bp	679 bp	598 bp	807 bp	614 bp
Balances Without Lifetime Cap	$22	$19	$87	$0	$68
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$74	$2,808	$1,671	$4	$141
Weighted Average Periodic Rate Cap	180 bp	208 bp	214 bp	200 bp	171 bp
Balances Subject to Periodic Rate Floors	$76	$2,688	$1,659	$3	$141
MBS Included in ARM Balances	$65	$433	$347	$4	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,285	$1,563
WARM	76 mo	171 mo
Remaining Term to Full Amortization	250 mo	
Rate Index Code	0	0
Margin	268 bp	298 bp
Reset Frequency	43 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$34	$16
Wghted Average Distance to Lifetime Cap	191 bp	91 bp
Fixed-Rate:		
Balances	$811	$778
WARM	44 mo	167 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.41%	6.19%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$307	$141
WARM	29 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	129 bp	5.84%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,755	$394
WARM	179 mo	107 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	7.00%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$823	$428
WARM	47 mo	72 mo
Margin in Column 1; WAC in Column 2	189 bp	6.44%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$82	$399
WARM	104 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	248 bp	6.96%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$172
Fixed Rate		
Remaining WAL <= 5 Years	$108	$724
Remaining WAL 5-10 Years	$252	$115
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	$431	$1,011

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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	$8,632	$10,527	$3,376	$412	$64
WARM	253 mo	285 mo	277 mo	251 mo	180 mo
Weighted Average Servicing Fee	29 bp	30 bp	31 bp	30 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	187 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	$557	$3	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	299 mo	143 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others **$23,571**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$541		
Equity Securities Carried at Fair Value	$66		
Zero-Coupon Securities	$5	2.90%	53 mo
Government & Agency Securities	$162	4.03%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,955	0.35%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$225	4.54%	86 mo
Memo: Complex Securities (from supplemental reporting)	$388		

Total Cash, Deposits, and Securities **$3,342**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$763
Accrued Interest Receivable	$108
Advances for Taxes and Insurance	$14
Less: Unamortized Yield Adjustments	$19
Valuation Allowances	$361
Unrealized Gains (Losses)	$108

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$49
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$55
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$176
Equity Investments Not Carried at Fair Value	$8
Office Premises and Equipment	
	$300
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$182
Miscellaneous I	
Miscellaneous II	$1,016
	$135
TOTAL ASSETS	**$35,343**

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	$5
Mortgage-Related Mututal Funds	$61
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$433
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$115
Weighted Average Servicing Fee	32 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	$2,390	$929	$176	$32
WAC	1.22%	2.62%	4.70%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,797	$2,417	$446	$33
WAC	1.19%	2.14%	4.85%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,744	$2,160	$25
WAC		1.93%	4.26%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$1,981	$12
WAC			3.76%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$16,040**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$296	$369	$140
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,039	$5,705	$4,524
Penalty in Months of Forgone Interest	3.36 mo	6.20 mo	7.81 mo
Balances in New Accounts	$430	$395	$223

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%	$298	$174	$136	1.36%
3.00 to 3.99%	$7	$95	$113	3.40%
4.00 to 4.99%	$17	$130	$41	4.68%
5.00 to 5.99%	$7	$81	$16	5.37%
6.00 to 6.99%	$1	$1	$8	6.21%
7.00 to 7.99%	$0	$0	$1	7.66%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$1,129**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,524
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	$2,726	0.49%	$107
Money Market Deposit Accounts (MMDAs)	$3,897	0.88%	$164
Passbook Accounts	$4,204	0.51%	$132
Non-Interest-Bearing Non-Maturity Deposits	$866		$33
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$100	0.01%	
Escrow for Mortgages Serviced for Others	$183	0.01%	
Other Escrows	$140	0.22%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,117		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$623		
Miscellaneous II	$56		
TOTAL LIABILITIES	**$31,486**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,856
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$35,342**

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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		$23
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	6	$25
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$529
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	35	$905
1014	Opt commitment to orig 25- or 30-year FRMs	31	$1,166
1016	Opt commitment to orig "other" Mortgages	19	$63
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$838
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$949
2036	Commit/sell "other" Mortgage loans, svc retained		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2062	Commit/sell 1-month COFI ARM MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$92
2074	Commit/sell 25- or 30-yr FRM MBS		$441
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$18
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$86
2136	Commit/sell "other" Mortgage loans, svc released		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$47
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		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$82
2214	Firm commit/originate 25- or 30-year FRM loans	7	$4
2216	Firm commit/originate "other" Mortgage loans	7	$4
3034	Option to sell 25- or 30-year FRMs		$3
4002	Commit/purchase non-Mortgage financial assets		$20
4022	Commit/sell non-Mortgage financial assets		$3

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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
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	38	$228
9512	Adjustable-rate construction loans in process	23	$41

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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		$55
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		$8
120	Other investment securities, fixed-coupon securities		$47
122	Other investment securities, floating-rate securities		$5
130	Construction and land loans (adj-rate)		$10
150	Commercial loans (adj-rate)		$35
200	Variable-rate, fixed-maturity CDs	21	$86
220	Variable-rate FHLB advances		$57
299	Other variable-rate		$442
300	Govt. & agency securities, fixed-coupon securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	36	$388	$399	$391	$381	$366	$348
123 - Mortgage Derivatives - M/V estimate	18	$1,445	$1,486	$1,488	$1,441	$1,386	$1,331
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$46	$47	$47	$46	$45	$45
280 - FHLB putable advance-M/V estimate	14	$362	$413	$399	$385	$375	$368
281 - FHLB convertible advance-M/V estimate	9	$207	$218	$216	$214	$211	$209
282 - FHLB callable advance-M/V estimate		$187	$220	$212	$203	$196	$191
290 - Other structured borrowings - M/V estimate		$183	$204	$200	$197	$193	$190
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6	$0	$0	$0	$0	$0