Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 160** | **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	17,147	-1,137	-6 %	11.23 %	-36 bp
+200 bp	18,032	-252	-1 %	11.65 %	+6 bp
+100 bp	18,418	135	+1 %	11.77 %	+18 bp
0 bp	18,284			11.59 %	
-100 bp	18,241	-43	0 %	11.48 %	-11 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	11.59 %	12.45 %	14.28 %
Post-shock NPV Ratio	11.48 %	12.03 %	13.88 %
Sensitivity Measure: Decline in NPV Ratio	11 bp	42 bp	40 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	19,526	19,241	18,663	17,897	17,007	18,124	106.17	2.24
30-Year Mortgage Securities	7,227	6,891	6,452	6,001	5,553	6,949	99.16	5.62
15-Year Mortgages and MBS	10,848	10,686	10,384	10,037	9,666	10,149	105.29	2.17
Balloon Mortgages and MBS	4,229	4,219	4,190	4,150	4,090	3,881	108.71	0.46
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,976	2,962	2,927	2,901	2,868	2,875	103.05	0.82
7 Month to 2 Year Reset Frequency	10,050	10,007	9,938	9,846	9,707	9,611	104.12	0.56
2+ to 5 Year Reset Frequency	4,876	4,857	4,830	4,815	4,713	4,634	104.81	0.47
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,887	1,878	1,853	1,828	1,800	1,735	108.27	0.91
2 Month to 5 Year Reset Frequency	978	971	958	945	930	938	103.53	1.04
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,486	1,480	1,469	1,457	1,445	1,473	100.47	0.57
Adjustable-Rate, Fully Amortizing	6,620	6,597	6,563	6,530	6,496	6,560	100.57	0.43
Fixed-Rate, Balloon	3,152	3,093	3,010	2,930	2,854	2,841	108.87	2.29
Fixed-Rate, Fully Amortizing	4,824	4,695	4,548	4,410	4,279	4,239	110.77	2.94
Construction and Land Loans								
Adjustable-Rate	2,428	2,425	2,418	2,411	2,404	2,427	99.92	0.21
Fixed-Rate	1,721	1,702	1,668	1,636	1,605	1,714	99.29	1.55
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,308	8,295	8,272	8,249	8,227	8,281	100.17	0.22
Fixed-Rate	2,975	2,923	2,856	2,792	2,732	2,719	107.48	2.04
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,974	5,908	5,792	5,660	5,507	5,908	100.00	1.54
Accrued Interest Receivable	424	424	424	424	424	424	100.00	0.00
Advance for Taxes/Insurance	118	118	118	118	118	118	100.00	0.00
Float on Escrows on Owned Mortgages	85	140	208	276	326			-44.09
LESS: Value of Servicing on Mortgages Serviced by Others	5	0	-7	-12	-21			5,119.22
TOTAL MORTGAGE LOANS AND SECURITIES	**100,709**	**99,511**	**97,550**	**95,326**	**92,774**	**95,599**	**104.09**	**1.59**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,726	2,722	2,715	2,708	2,702	2,722	100.00	0.20
Fixed-Rate	2,691	2,611	2,523	2,439	2,359	2,390	109.23	3.21
Consumer Loans								
Adjustable-Rate	5,869	5,867	5,861	5,855	5,849	5,878	99.82	0.07
Fixed-Rate	5,054	4,976	4,887	4,802	4,722	4,949	100.55	1.68
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	5	3	1	-1	-3	3	100.00	69.19
Accrued Interest Receivable	176	176	176	176	176	176	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,520**	**16,355**	**16,162**	**15,979**	**15,804**	**16,118**	**101.47**	**1.09**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,000	3,000	3,000	3,000	3,000	3,000	100.00	0.00
Equities and All Mutual Funds	185	179	172	166	159	180	99.37	3.51
Zero-Coupon Securities	169	163	156	150	145	150	108.48	4.01
Government and Agency Securities	4,965	4,640	4,334	4,052	3,794	4,368	106.23	6.80
Term Fed Funds, Term Repos	11,726	11,724	11,712	11,699	11,687	11,720	100.03	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,147	1,097	1,048	1,003	963	1,058	103.61	4.53
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,887	6,802	6,675	6,496	6,297	6,780	100.32	1.56
Structured Securities (Complex)	2,292	2,249	2,166	2,077	1,988	2,246	100.12	2.81
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**30,372**	**29,853**	**29,262**	**28,644**	**28,032**	**29,503**	**101.19**	**1.86**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,354	1,354	1,354	1,354	1,354	1,354	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	54	51	47	44	40	51	100.00	6.80
Office Premises and Equipment	1,341	1,341	1,341	1,341	1,341	1,341	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,765**	**2,761**	**2,758**	**2,754**	**2,751**	**2,761**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	369	470	552	600	623			-19.51
Adjustable-Rate Servicing	72	73	106	107	103			-23.35
Float on Mortgages Serviced for Others	148	162	180	193	203			-9.97
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**589**	**706**	**839**	**900**	**929**			**-17.71**
OTHER ASSETS								
Purchased and Excess Servicing						601		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,312	6,312	6,312	6,312	6,312	6,312	100.00	0.00
Miscellaneous II						2,259		
Deposit Intangibles								
Retail CD Intangible	46	49	78	90	100			-33.14
Transaction Account Intangible	163	308	543	764	974			-61.59
MMDA Intangible	1,345	1,568	2,363	3,133	3,853			-32.45
Passbook Account Intangible	170	244	391	530	663			-45.27
Non-Interest-Bearing Account Intangible	-73	53	188	315	437			-244.58
TOTAL OTHER ASSETS	**7,963**	**8,535**	**9,876**	**11,144**	**12,338**	**9,171**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						196		
TOTAL ASSETS	**158,918**	**157,722**	**156,447**	**154,746**	**152,628**	**153,349**	**103/101*** **	**0.78/1.41*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	22,444	22,425	22,348	22,273	22,202	22,196	101.03	0.21
Fixed-Rate Maturing in 13 Months or More	10,335	10,131	9,866	9,618	9,393	9,490	106.76	2.32
Variable-Rate	72	72	72	72	72	72	100.27	0.04
Demand								
Transaction Accounts	9,192	9,192	9,192	9,192	9,192	9,192	100/97*	0.00/2.14*
MMDAs	53,663	53,663	53,663	53,663	53,663	53,663	100/97*	0.00/0.98*
Passbook Accounts	5,919	5,919	5,919	5,919	5,919	5,919	100/96*	0.00/1.95*
Non-Interest-Bearing Accounts	5,564	5,564	5,564	5,564	5,564	5,564	100/99*	0.00/2.37*
TOTAL DEPOSITS	**107,190**	**106,967**	**106,625**	**106,301**	**106,006**	**106,097**	**101/99***	**0.26/1.18***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	10,128	10,064	9,970	9,878	9,788	9,779	102.91	0.79
Fixed-Rate Maturing in 37 Months or More	9,252	8,756	8,288	7,850	7,441	7,538	116.15	5.51
Variable-Rate	4,041	4,039	4,031	4,023	4,014	4,013	100.66	0.12
TOTAL BORROWINGS	**23,421**	**22,859**	**22,289**	**21,751**	**21,243**	**21,330**	**107.17**	**2.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,237	1,237	1,237	1,237	1,237	1,237	100.00	0.00
Other Escrow Accounts	33	32	31	30	29	34	94.33	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,947	1,947	1,947	1,947	1,947	1,947	100.00	0.00
Miscellaneous II	0	0	0	0	0	577		
TOTAL OTHER LIABILITIES	**3,217**	**3,216**	**3,215**	**3,214**	**3,213**	**3,795**	**84.74**	**0.03**
Other Liabilities not Included Above								
Self-Valued	5,938	5,944	5,880	5,836	5,802	5,774	102.93	0.49
Unamortized Yield Adjustments						51		
TOTAL LIABILITIES	**139,766**	**138,986**	**138,010**	**137,102**	**136,265**	**137,048**	**101/100****	**0.63/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	24	11	-13	-40	-67			
ARMs	3	2	2	1	0			
Other Mortgages	0	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	90	-25	-202	-387	-571			
Sell Mortgages and MBS	-114	52	296	547	799			
Purchase Non-Mortgage Items	12	0	-11	-21	-30			
Sell Non-Mortgage Items	-3	0	10	19	28			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-789	-413	-75	234	519			
Pay Floating, Receive Fixed Swaps	2	1	0	0	-1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	-1	4	13	21	30			
Interest-Rate Caps	1	3	9	21	41			
Interest-Rate Floors	56	41	28	19	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-4	-5	-9	-14	-18			
Self-Valued	-189	-124	-64	-10	45			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-912**	**-452**	**-19**	**388**	**784**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	158,918	157,722	156,447	154,746	152,628	153,349	103/101***	0.78/1.41***
MINUS TOTAL LIABILITIES	139,766	138,986	138,010	137,102	136,265	137,048	101/100**	0.63/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	-912	-452	-19	388	784			
TOTAL NET PORTFOLIO VALUE #	18,241	18,284	18,418	18,032	17,147	16,301	112.16	-0.49

* 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	$2,529	$3,821	$6,602	$3,120	$2,052
WARM	365 mo	310 mo	309 mo	305 mo	291 mo
WAC	3.72%	5.55%	6.45%	7.44%	8.83%
Amount of these that is FHA or VA Guaranteed	$85	$385	$291	$131	$60
Securities Backed by Conventional Mortgages	$5,318	$591	$74	$45	$1
WARM	341 mo	311 mo	282 mo	330 mo	128 mo
Weighted Average Pass-Through Rate	3.48%	5.25%	6.21%	7.08%	8.54%
Securities Backed by FHA or VA Mortgages	$669	$224	$24	$3	$1
WARM	342 mo	289 mo	298 mo	225 mo	107 mo
Weighted Average Pass-Through Rate	3.74%	5.11%	6.21%	7.10%	8.70%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,088	$1,535	$1,832	$1,003	$556
WAC	4.37%	5.48%	6.45%	7.39%	9.09%
Mortgage Securities	$3,718	$378	$38	$1	$0
Weighted Average Pass-Through Rate	3.77%	5.20%	6.09%	7.11%	8.52%
WARM (of 15-Year Loans and Securities)	162 mo	138 mo	138 mo	125 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$305	$693	$1,820	$459	$344
WAC	3.46%	5.54%	6.40%	7.32%	10.28%
Mortgage Securities	$188	$70	$3	$0	$0
Weighted Average Pass-Through Rate	4.25%	5.41%	6.46%	7.13%	8.00%
WARM (of Balloon Loans and Securities)	73 mo	67 mo	63 mo	56 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$39,103**

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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	$11	$0	$0	$1
WAC	5.31%	5.89%	3.50%	0.00%	4.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,875	$9,600	$4,634	$1,735	$937
Weighted Average Margin	173 bp	247 bp	254 bp	284 bp	282 bp
WAC	3.30%	4.94%	5.73%	3.22%	5.18%
WARM	249 mo	294 mo	313 mo	385 mo	273 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	39 mo	6 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$19,793**

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	$20	$398	$29	$0	$6
Weighted Average Distance from Lifetime Cap	156 bp	195 bp	162 bp	0 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$26	$175	$52	$2	$176
Weighted Average Distance from Lifetime Cap	314 bp	315 bp	301 bp	306 bp	324 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,447	$8,817	$4,441	$1,581	$713
Weighted Average Distance from Lifetime Cap	822 bp	617 bp	551 bp	650 bp	635 bp
Balances Without Lifetime Cap	$382	$220	$112	$152	$43
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,276	$8,334	$3,672	$102	$598
Weighted Average Periodic Rate Cap	215 bp	203 bp	236 bp	887 bp	170 bp
Balances Subject to Periodic Rate Floors	$1,345	$7,961	$3,570	$102	$551
MBS Included in ARM Balances	$743	$377	$95	$644	$12

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,473	$6,560
WARM	52 mo	80 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	156 bp	251 bp
Reset Frequency	15 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$105	$76
Wghted Average Distance to Lifetime Cap	95 bp	34 bp
Fixed-Rate:		
Balances	$2,841	$4,239
WARM	38 mo	81 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.46%	6.36%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,427	$1,714
WARM	25 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	6.17%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,281	$2,719
WARM	204 mo	153 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	90 bp	7.31%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,722	$2,390
WARM	39 mo	49 mo
Margin in Column 1; WAC in Column 2	239 bp	6.90%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,878	$4,949
WARM	15 mo	93 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	299 bp	14.64%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$133	$2,199
Fixed Rate		
Remaining WAL <= 5 Years	$612	$3,342
Remaining WAL 5-10 Years	$460	$56
Remaining WAL Over 10 Years	$2	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$26	$0
Floating Rate	$38	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$1
WAC	0.00%	2.77%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,271	$5,599

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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	$21,240	$15,417	$9,458	$3,121	$857
WARM	302 mo	302 mo	282 mo	259 mo	178 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	288 loans				
FHA/VA	66 loans				
Subserviced by Others	4 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$9,592	$41	Total # of Adjustable-Rate Loans Serviced	68 loans
WARM (in months)	281 mo	326 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	34 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others **$59,726**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,000		
Equity Securities Carried at Fair Value	$179		
Zero-Coupon Securities	$150	2.84%	49 mo
Government & Agency Securities	$4,368	2.89%	95 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$11,720	0.25%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,058	3.47%	74 mo
Memo: Complex Securities (from supplemental reporting)	$2,246		

Total Cash, Deposits, and Securities **$22,722**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,207
Accrued Interest Receivable	$424
Advances for Taxes and Insurance	$118
Less: Unamortized Yield Adjustments	$19
Valuation Allowances	$2,300
Unrealized Gains (Losses)	$243

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$438
Accrued Interest Receivable	$176
Less: Unamortized Yield Adjustments	$202
Valuation Allowances	$435
Unrealized Gains (Losses)	$51

OTHER ITEMS

Real Estate Held for Investment	$16
Repossessed Assets	$1,354
Equity Investments Not Carried at Fair Value	$51
Office Premises and Equipment	
	$1,341
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$81
Valuation Allowances	$-43
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$601
Miscellaneous I	
Miscellaneous II	$6,312
	$2,259
TOTAL ASSETS	**$153,437**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$39
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$108
Mortgage-Related Mututal Funds	$70
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$17,671
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$14,091
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,460

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	$6,167	$1,542	$438	$153
WAC	1.36%	2.78%	4.70%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,148	$5,146	$756	$175
WAC	1.88%	2.40%	4.90%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,764	$1,969	$112
WAC		2.19%	4.39%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,756	$45
WAC			3.14%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$31,686**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,700	$1,465	$1,166
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$12,800	$10,023	$5,103
Penalty in Months of Forgone Interest	3.33 mo	5.73 mo	8.16 mo
Balances in New Accounts	$1,753	$868	$290

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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%	$5,104	$1,189	$337	0.57%
3.00 to 3.99%	$32	$352	$1,004	3.61%
4.00 to 4.99%	$283	$2,201	$4,280	4.73%
5.00 to 5.99%	$10	$574	$1,895	5.39%
6.00 to 6.99%	$1	$31	$9	6.14%
7.00 to 7.99%	$0	$1	$3	7.48%
8.00 to 8.99%	$0	$0	$0	8.54%
9.00 and Above	$0	$0	$10	9.50%
WARM	1 mo	24 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$17,318**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,902
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	$9,192	0.65%	$549
Money Market Deposit Accounts (MMDAs)	$53,663	0.42%	$2,576
Passbook Accounts	$5,919	0.67%	$183
Non-Interest-Bearing Non-Maturity Deposits	$5,564		$161
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,155	0.02%	
Escrow for Mortgages Serviced for Others	$82	0.01%	
Other Escrows	$34	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$75,610		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$27		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$24		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,947		
Miscellaneous II	$577		
TOTAL LIABILITIES	**$137,091**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$27
EQUITY CAPITAL	$16,324
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$153,441**

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		$1
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$44
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$30
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$4
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$232
1014	Opt commitment to orig 25- or 30-year FRMs	40	$358
1016	Opt commitment to orig "other" Mortgages	30	$75
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$31
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$68
2036	Commit/sell "other" Mortgage loans, svc retained		$27
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$319
2054	Commit/purchase 25- to 30-year FRM MBS		$1,270
2056	Commit/purchase "other" MBS		$175
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$753
2074	Commit/sell 25- or 30-yr FRM MBS		$2,686
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$65
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$99
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$212

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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
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$82
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$267
2136	Commit/sell "other" Mortgage loans, svc released		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$34
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	14	$332
2214	Firm commit/originate 25- or 30-year FRM loans	16	$732
2216	Firm commit/originate "other" Mortgage loans	11	$57
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$178
3054	Short option to purchase 25- or 30-yr FRMs		$40
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$58
4002	Commit/purchase non-Mortgage financial assets	13	$175
4022	Commit/sell non-Mortgage financial assets		$1,387
5002	IR swap: pay fixed, receive 1-month LIBOR		$13
5004	IR swap: pay fixed, receive 3-month LIBOR		$6,489
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$13
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$635
6004	Interest rate Cap based on 3-month LIBOR		$3,350
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	69	$187
9512	Adjustable-rate construction loans in process	41	$434

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$5
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		$1
120	Other investment securities, fixed-coupon securities		$234
122	Other investment securities, floating-rate securities		$151
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$13
130	Construction and land loans (adj-rate)		$5
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$1
183	Consumer loans; auto loans and leases		$0
187	Consumer loans; recreational vehicles		$1,085
189	Consumer loans; other		$293
200	Variable-rate, fixed-maturity CDs	29	$77
220	Variable-rate FHLB advances	8	$771
299	Other variable-rate	11	$3,280
302	Govt. & agency securities, floating-rate securities		$62

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	71	$2,246	$2,292	$2,249	$2,166	$2,077	$1,988
123 - Mortgage Derivatives - M/V estimate	58	$6,780	$6,887	$6,802	$6,675	$6,496	$6,297
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$40	$39	$39	$38	$37	$36
280 - FHLB putable advance-M/V estimate	16	$317	$352	$346	$335	$325	$318
281 - FHLB convertible advance-M/V estimate	37	$4,448	$4,602	$4,591	$4,539	$4,503	$4,472
282 - FHLB callable advance-M/V estimate		$66	$73	$73	$71	$69	$68
283 - FHLB periodic floor floating rate advance-M/V Estimates		$25	$24	$25	$25	$26	$26
289 - Other FHLB structured advances - M/V estimate	6	$738	$683	$714	$721	$729	$739
290 - Other structured borrowings - M/V estimate	6	$181	$203	$195	$189	$184	$181
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,877	$-189	$-124	$-64	$-10	$45