Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 215** | **December 2009**

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	1,794	-413	-19 %	15.01 %	-255 bp
+200 bp	1,946	-261	-12 %	16.00 %	-157 bp
+100 bp	2,097	-109	-5 %	16.94 %	-63 bp
0 bp	2,206			17.57 %	
-100 bp	2,264	57	+3 %	17.86 %	+29 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	17.57 %	17.92 %	16.13 %
Post-shock NPV Ratio	16.00 %	16.90 %	15.25 %
Sensitivity Measure: Decline in NPV Ratio	157 bp	102 bp	88 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	1,906	1,860	1,785	1,697	1,605	1,768	105.18	3.24
30-Year Mortgage Securities	213	207	199	190	181	201	102.87	3.40
15-Year Mortgages and MBS	1,929	1,893	1,840	1,780	1,717	1,801	105.10	2.35
Balloon Mortgages and MBS	951	948	940	928	913	873	108.56	0.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	83	83	82	81	80	81	102.61	0.59
7 Month to 2 Year Reset Frequency	670	669	665	658	648	642	104.15	0.35
2+ to 5 Year Reset Frequency	406	404	401	395	385	384	105.10	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	23	23	23	22	22	22	101.44	0.85
2 Month to 5 Year Reset Frequency	249	246	242	238	233	242	101.78	1.41
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	138	136	135	133	131	135	101.27	1.20
Adjustable-Rate, Fully Amortizing	402	398	394	390	386	395	100.91	1.01
Fixed-Rate, Balloon	369	358	346	336	326	340	105.21	3.20
Fixed-Rate, Fully Amortizing	453	434	415	397	382	405	106.93	4.46
Construction and Land Loans								
Adjustable-Rate	113	113	113	112	112	113	99.98	0.27
Fixed-Rate	233	228	223	218	213	229	99.46	2.26
Second-Mortgage Loans and Securities								
Adjustable-Rate	247	246	246	245	244	246	100.18	0.23
Fixed-Rate	265	260	255	250	246	250	103.94	1.87
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	120	118	116	113	110	118	100.00	1.84
Accrued Interest Receivable	39	39	39	39	39	39	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	3	5	7	9	11			-41.89
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-18.98
TOTAL MORTGAGE LOANS AND SECURITIES	**8,814**	**8,669**	**8,466**	**8,233**	**7,983**	**8,288**	**104.60**	**2.01**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	153	153	152	151	151	154	99.05	0.36
Fixed-Rate	255	247	239	232	225	234	105.43	3.13
Consumer Loans								
Adjustable-Rate	12	12	12	12	11	12	98.04	0.17
Fixed-Rate	300	296	292	289	285	291	101.74	1.24
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	0	0	0	0	0	0	0.00	8.27
Accrued Interest Receivable	7	7	7	7	7	7	100.00	0.00
TOTAL NONMORTGAGE LOANS	**726**	**714**	**702**	**690**	**679**	**698**	**102.31**	**1.68**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	429	429	429	429	429	429	100.00	0.00
Equities and All Mutual Funds	105	103	100	97	94	103	99.99	2.55
Zero-Coupon Securities	8	8	8	8	8	7	106.74	1.77
Government and Agency Securities	135	131	126	122	118	126	103.39	3.53
Term Fed Funds, Term Repos	957	955	951	947	944	951	100.47	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	138	132	126	120	115	128	102.51	4.61
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	218	216	211	205	199	219	98.49	1.72
Structured Securities (Complex)	384	375	358	339	335	377	99.52	3.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,375**	**2,349**	**2,309**	**2,267**	**2,243**	**2,341**	**100.31**	**1.41**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	66	66	66	66	66	66	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	228	228	228	228	228	228	100.00	0.00
TOTAL REAL ASSETS, ETC.	**304**	**304**	**304**	**303**	**303**	**304**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	11	13	14	15	15			-12.79
Adjustable-Rate Servicing	0	0	0	0	0			-17.96
Float on Mortgages Serviced for Others	4	5	5	6	6			-13.61
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**15**	**17**	**19**	**21**	**21**			**-13.01**
OTHER ASSETS								
Purchased and Excess Servicing						11		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	294	294	294	294	294	294	100.00	0.00
Miscellaneous II						25		
Deposit Intangibles								
Retail CD Intangible	9	10	14	15	17			-24.01
Transaction Account Intangible	41	58	79	99	118			-33.24
MMDA Intangible	30	41	53	65	76			-29.23
Passbook Account Intangible	64	86	114	140	165			-29.02
Non-Interest-Bearing Account Intangible	7	17	27	37	46			-60.11
TOTAL OTHER ASSETS	**444**	**505**	**581**	**651**	**717**	**330**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						3		
TOTAL ASSETS	**12,678**	**12,559**	**12,381**	**12,165**	**11,946**	**11,965**	**105/103***	**1.18/1.76***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,184	4,178	4,163	4,149	4,135	4,133	101.09	0.25
Fixed-Rate Maturing in 13 Months or More	1,595	1,556	1,520	1,485	1,452	1,481	105.07	2.43
Variable-Rate	85	85	84	84	84	84	100.60	0.12
Demand								
Transaction Accounts	906	906	906	906	906	906	100/94*	0.00/2.26*
MMDAs	930	930	930	930	930	930	100/96*	0.00/1.33*
Passbook Accounts	1,250	1,250	1,250	1,250	1,250	1,250	100/93*	0.00/2.14*
Non-Interest-Bearing Accounts	453	453	453	453	453	453	100/96*	0.00/2.38*
TOTAL DEPOSITS	**9,403**	**9,358**	**9,306**	**9,257**	**9,209**	**9,237**	**101/99***	**0.52/1.28***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	448	445	441	437	433	436	101.90	0.84
Fixed-Rate Maturing in 37 Months or More	142	134	128	122	116	129	104.28	5.14
Variable-Rate	81	81	81	81	81	81	100.00	0.00
TOTAL BORROWINGS	**671**	**660**	**650**	**640**	**630**	**646**	**102.13**	**1.61**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	30	30	30	30	30	30	100.00	0.00
Other Escrow Accounts	4	4	4	4	4	5	90.73	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	106	106	106	106	106	106	100.00	0.00
Miscellaneous II	0	0	0	0	0	8		
TOTAL OTHER LIABILITIES	**141**	**141**	**141**	**141**	**140**	**149**	**94.20**	**0.09**
Other Liabilities not Included Above								
Self-Valued	209	205	202	199	192	197	104.15	1.71
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**10,423**	**10,364**	**10,298**	**10,236**	**10,171**	**10,231**	**101/99****	**0.60/1.29****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2	1	-1	-4	-6			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	1	0	-1	-2			
Sell Mortgages and MBS	-1	0	3	6	8			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	4	6			
Interest-Rate Caps	7	9	10	12	13			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	0	0			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**10**	**12**	**15**	**17**	**19**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,678	12,559	12,381	12,165	11,946	11,965	105/103***	1.18/1.76***
MINUS TOTAL LIABILITIES	10,423	10,364	10,298	10,236	10,171	10,231	101/99**	0.60/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	10	12	15	17	19			
TOTAL NET PORTFOLIO VALUE #	2,264	2,206	2,097	1,946	1,794	1,734	127.23	3.78

* 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	$74	$685	$729	$203	$77
WARM	313 mo	317 mo	310 mo	293 mo	252 mo
WAC	4.69%	5.49%	6.36%	7.32%	8.88%
Amount of these that is FHA or VA Guaranteed	$3	$19	$3	$0	$0
Securities Backed by Conventional Mortgages	$39	$106	$16	$2	$1
WARM	272 mo	208 mo	246 mo	150 mo	99 mo
Weighted Average Pass-Through Rate	4.11%	5.16%	6.05%	7.16%	9.05%
Securities Backed by FHA or VA Mortgages	$12	$17	$7	$2	$0
WARM	310 mo	287 mo	316 mo	197 mo	113 mo
Weighted Average Pass-Through Rate	4.45%	5.14%	6.10%	7.16%	8.97%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$180	$569	$470	$203	$73
WAC	4.65%	5.45%	6.37%	7.31%	8.68%
Mortgage Securities	$174	$118	$12	$1	$0
Weighted Average Pass-Through Rate	4.36%	5.23%	6.12%	7.26%	8.23%
WARM (of 15-Year Loans and Securities)	129 mo	145 mo	143 mo	129 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$40	$239	$301	$150	$50
WAC	4.66%	5.52%	6.38%	7.33%	8.77%
Mortgage Securities	$60	$28	$3	$0	$0
Weighted Average Pass-Through Rate	4.15%	5.29%	6.24%	7.46%	0.00%
WARM (of Balloon Loans and Securities)	73 mo	88 mo	72 mo	61 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,644**

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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	$2	$1	$0	$4
WAC	2.85%	5.84%	6.24%	0.00%	5.69%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$81	$641	$383	$22	$238
Weighted Average Margin	166 bp	255 bp	271 bp	132 bp	210 bp
WAC	4.60%	4.82%	5.91%	3.40%	5.57%
WARM	187 mo	258 mo	285 mo	182 mo	242 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	34 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,371**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$1	$4	$5	$0	$0
Weighted Average Distance from Lifetime Cap	91 bp	114 bp	187 bp	0 bp	17 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5	$45	$34	$0	$6
Weighted Average Distance from Lifetime Cap	278 bp	358 bp	341 bp	272 bp	341 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$64	$587	$316	$22	$220
Weighted Average Distance from Lifetime Cap	825 bp	658 bp	635 bp	853 bp	600 bp
Balances Without Lifetime Cap	$11	$7	$29	$0	$16
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$33	$558	$340	$1	$174
Weighted Average Periodic Rate Cap	145 bp	179 bp	203 bp	217 bp	174 bp
Balances Subject to Periodic Rate Floors	$20	$485	$231	$1	$132
MBS Included in ARM Balances	$34	$207	$35	$22	$38

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$135	$395
WARM	74 mo	169 mo
Remaining Term to Full Amortization	263 mo	
Rate Index Code	0	0
Margin	249 bp	226 bp
Reset Frequency	31 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$8
Wghted Average Distance to Lifetime Cap	12 bp	23 bp
Fixed-Rate:		
Balances	$340	$405
WARM	53 mo	128 mo
Remaining Term to Full Amortization	266 mo	
WAC	6.70%	6.80%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$113	$229
WARM	27 mo	38 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	154 bp	6.70%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$246	$250
WARM	135 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	6.82%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$154	$234
WARM	68 mo	50 mo
Margin in Column 1; WAC in Column 2	208 bp	6.58%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12	$291
WARM	47 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	189 bp	8.56%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4	$46
Fixed Rate		
Remaining WAL <= 5 Years	$18	$123
Remaining WAL 5-10 Years	$5	$13
Remaining WAL Over 10 Years	$5	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$33	$183

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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	$555	$557	$236	$59	$8
WARM	277 mo	283 mo	274 mo	217 mo	163 mo
Weighted Average Servicing Fee	25 bp	26 bp	29 bp	16 bp	6 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	11 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$8	$1
WARM (in months)	167 mo	65 mo
Weighted Average Servicing Fee	24 bp	71 bp

Total # of Adjustable-Rate Loans Serviced	0 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$1,423**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$429		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$103		
Zero-Coupon Securities	$7	4.83%	23 mo
Government & Agency Securities	$126	3.13%	50 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$951	0.91%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$128	4.38%	72 mo
Memo: Complex Securities (from supplemental reporting)	$377		
Total Cash, Deposits, and Securities	**$2,122**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$187
Accrued Interest Receivable	$39
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$68
Unrealized Gains (Losses)	$8

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$15
Accrued Interest Receivable	$7
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$15
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$6
Repossessed Assets	$66
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$228
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11
Miscellaneous I	$294
Miscellaneous II	$25
TOTAL ASSETS	**$11,961**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$29
Mortgage-Related Mututal Funds	$74
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$84
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$57
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$1,079	$309	$54	$4
WAC	2.04%	3.67%	4.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,766	$805	$120	$7
WAC	1.78%	3.06%	4.65%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$833	$313	$3
WAC		2.62%	4.82%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$335	$1
WAC			3.68%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,614**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$166	$51	$34
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,387	$1,731	$661
Penalty in Months of Forgone Interest	3.20 mo	5.38 mo	5.10 mo
Balances in New Accounts	$252	$108	$27

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%	$109	$95	$26	1.27%
3.00 to 3.99%	$17	$102	$45	3.50%
4.00 to 4.99%	$16	$62	$31	4.52%
5.00 to 5.99%	$4	$28	$24	5.33%
6.00 to 6.99%	$2	$2	$3	6.26%
7.00 to 7.99%	$0	$0	$1	7.07%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$565**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$362
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$906	0.62%	$30
Money Market Deposit Accounts (MMDAs)	$930	1.29%	$50
Passbook Accounts	$1,250	1.01%	$19
Non-Interest-Bearing Non-Maturity Deposits	$453		$10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$26	0.06%	
Escrow for Mortgages Serviced for Others	$4	0.28%	
Other Escrows	$5	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,574		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$106		
Miscellaneous II	$8		
TOTAL LIABILITIES	**$10,231**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,730
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,961**

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
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		$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	7	$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	45	$18
1014	Opt commitment to orig 25- or 30-year FRMs	31	$38
1016	Opt commitment to orig "other" Mortgages	15	$7
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
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
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	6	$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$23
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
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	$15
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$4
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		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$2
2214	Firm commit/originate 25- or 30-year FRM loans	11	$7
2216	Firm commit/originate "other" Mortgage loans	10	$4
3034	Option to sell 25- or 30-year FRMs		$28
4002	Commit/purchase non-Mortgage financial assets		$3
6020	Interest rate Cap based on cost-of-funds index (COFI)		$40
9502	Fixed-rate construction loans in process	73	$37
9512	Adjustable-rate construction loans in process	24	$12

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
120	Other investment securities, fixed-coupon securities		$13
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	40	$84
220	Variable-rate FHLB advances	12	$62
299	Other variable-rate		$19
300	Govt. & agency securities, fixed-coupon securities		$13
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	78	$377	$384	$375	$358	$339	$335
123 - Mortgage Derivatives - M/V estimate	47	$219	$218	$216	$211	$205	$199
129 - Mortgage-Related Mutual Funds - M/V estimate	14	$36	$34	$36	$33	$32	$32
280 - FHLB putable advance-M/V estimate	15	$61	$65	$64	$63	$62	$61
281 - FHLB convertible advance-M/V estimate	17	$62	$65	$64	$63	$63	$63
282 - FHLB callable advance-M/V estimate		$22	$23	$23	$22	$22	$22
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	8	$38	$40	$40	$39	$38	$33
290 - Other structured borrowings - M/V estimate		$13	$14	$14	$13	$13	$13