Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 173** | **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	22,494	-2,377	-10 %	14.08 %	-94 bp
+200 bp	23,760	-1,110	-4 %	14.65 %	-36 bp
+100 bp	24,631	-239	-1 %	15.00 %	-1 bp
0 bp	24,870			15.02 %	
-100 bp	24,928	58	0 %	14.95 %	-7 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	15.02 %	14.28 %	8.16 %
Post-shock NPV Ratio	14.65 %	13.88 %	7.69 %
Sensitivity Measure: Decline in NPV Ratio	36 bp	40 bp	47 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	21,955	21,496	20,748	19,824	18,816	20,297	105.90	2.81
30-Year Mortgage Securities	7,566	7,275	6,900	6,495	6,085	7,312	99.49	4.57
15-Year Mortgages and MBS	8,999	8,838	8,600	8,328	8,042	8,393	105.30	2.26
Balloon Mortgages and MBS	5,450	5,421	5,361	5,278	5,178	4,905	110.52	0.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,303	2,294	2,275	2,254	2,226	2,213	103.65	0.61
7 Month to 2 Year Reset Frequency	10,362	10,317	10,275	10,147	9,964	9,929	103.91	0.42
2+ to 5 Year Reset Frequency	7,540	7,501	7,439	7,324	7,100	7,143	105.02	0.67
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3,215	3,181	3,131	3,077	3,018	3,077	103.36	1.32
2 Month to 5 Year Reset Frequency	1,325	1,310	1,288	1,265	1,239	1,272	103.00	1.39
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,668	1,658	1,646	1,633	1,620	1,655	100.22	0.68
Adjustable-Rate, Fully Amortizing	6,667	6,641	6,605	6,569	6,534	6,603	100.59	0.46
Fixed-Rate, Balloon	3,187	3,095	3,006	2,920	2,838	2,939	105.34	2.92
Fixed-Rate, Fully Amortizing	4,664	4,517	4,373	4,238	4,110	4,246	106.38	3.21
Construction and Land Loans								
Adjustable-Rate	3,712	3,706	3,696	3,686	3,675	3,710	99.91	0.22
Fixed-Rate	2,221	2,182	2,140	2,099	2,059	2,170	100.56	1.87
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,328	9,311	9,285	9,260	9,235	9,295	100.17	0.23
Fixed-Rate	3,357	3,299	3,237	3,178	3,120	3,113	106.00	1.82
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,746	5,676	5,570	5,439	5,294	5,676	100.00	1.55
Accrued Interest Receivable	522	522	522	522	522	522	100.00	0.00
Advance for Taxes/Insurance	208	208	208	208	208	208	100.00	0.00
Float on Escrows on Owned Mortgages	74	117	160	198	231			-36.78
LESS: Value of Servicing on Mortgages Serviced by Others	-19	-30	-37	-43	-49			-29.17
TOTAL MORTGAGE LOANS AND SECURITIES	**110,088**	**108,596**	**106,503**	**103,986**	**101,163**	**104,676**	**103.74**	**1.65**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,972	2,967	2,960	2,952	2,945	2,971	99.87	0.20
Fixed-Rate	1,916	1,848	1,782	1,719	1,660	1,753	105.39	3.64
Consumer Loans								
Adjustable-Rate	5,117	5,116	5,111	5,105	5,100	5,110	100.12	0.07
Fixed-Rate	6,539	6,434	6,328	6,227	6,132	6,414	100.32	1.64
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-506	-503	-500	-497	-494	-503	0.00	0.63
Accrued Interest Receivable	259	259	259	259	259	259	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,297**	**16,121**	**15,939**	**15,767**	**15,603**	**16,004**	**100.73**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,259	3,259	3,259	3,259	3,259	3,259	100.00	0.00
Equities and All Mutual Funds	118	114	111	108	104	115	98.94	2.94
Zero-Coupon Securities	821	814	808	802	796	810	100.49	0.80
Government and Agency Securities	4,794	4,608	4,430	4,262	4,101	4,513	102.11	3.94
Term Fed Funds, Term Repos	7,212	7,210	7,201	7,193	7,184	7,205	100.08	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	503	478	455	433	414	471	101.36	5.08
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,452	6,225	6,067	5,851	5,662	6,356	97.94	3.09
Structured Securities (Complex)	2,211	2,160	2,072	1,981	1,891	2,194	98.44	3.20
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,369**	**24,868**	**24,403**	**23,887**	**23,411**	**24,923**	**99.78**	**1.94**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,072	1,072	1,072	1,072	1,072	1,072	100.00	0.00
Real Estate Held for Investment	30	30	30	30	30	30	100.00	0.00
Investment in Unconsolidated Subsidiaries	47	44	41	38	35	44	100.00	6.80
Office Premises and Equipment	1,356	1,356	1,356	1,356	1,356	1,356	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,505**	**2,502**	**2,499**	**2,496**	**2,493**	**2,502**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	345	398	437	463	476			-11.55
Adjustable-Rate Servicing	65	71	97	99	98			-22.23
Float on Mortgages Serviced for Others	121	135	151	163	172			-11.24
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**532**	**604**	**685**	**725**	**745**			**-12.74**
OTHER ASSETS								
Purchased and Excess Servicing						551		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,400	9,400	9,400	9,400	9,400	9,400	100.00	0.00
Miscellaneous II						2,400		
Deposit Intangibles								
Retail CD Intangible	45	49	72	82	92			-27.97
Transaction Account Intangible	389	558	760	951	1,137			-33.27
MMDA Intangible	1,765	2,302	3,010	3,703	4,359			-27.05
Passbook Account Intangible	307	414	548	676	798			-29.16
Non-Interest-Bearing Account Intangible	84	213	338	458	571			-59.85
TOTAL OTHER ASSETS	**11,989**	**12,935**	**14,129**	**15,269**	**16,357**	**12,350**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,323		
TOTAL ASSETS	**166,780**	**165,626**	**164,158**	**162,129**	**159,773**	**155,133**	**107/104*** **	**0.79/1.47*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	25,838	25,803	25,710	25,618	25,531	25,526	101.09	0.25
Fixed-Rate Maturing in 13 Months or More	9,299	9,078	8,874	8,685	8,516	8,647	104.98	2.34
Variable-Rate	92	92	92	92	92	91	100.22	0.04
Demand								
Transaction Accounts	8,492	8,492	8,492	8,492	8,492	8,492	100/93*	0.00/2.34*
MMDAs	53,092	53,092	53,092	53,092	53,092	53,092	100/96*	0.00/1.23*
Passbook Accounts	6,009	6,009	6,009	6,009	6,009	6,009	100/93*	0.00/2.16*
Non-Interest-Bearing Accounts	5,500	5,500	5,500	5,500	5,500	5,500	100/96*	0.00/2.41*
TOTAL DEPOSITS	**108,321**	**108,065**	**107,768**	**107,488**	**107,231**	**107,357**	**101/97***	**0.26/1.29***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	11,705	11,634	11,559	11,485	11,412	11,395	102.10	0.63
Fixed-Rate Maturing in 37 Months or More	11,253	10,668	10,118	9,603	9,119	9,938	107.34	5.32
Variable-Rate	4,461	4,460	4,449	4,438	4,426	4,401	101.33	0.14
TOTAL BORROWINGS	**27,419**	**26,762**	**26,126**	**25,525**	**24,957**	**25,735**	**103.99**	**2.42**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	489	489	489	489	489	489	100.00	0.00
Other Escrow Accounts	31	30	29	28	27	33	90.71	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,772	1,772	1,772	1,772	1,772	1,772	100.00	0.00
Miscellaneous II	0	0	0	0	0	165		
TOTAL OTHER LIABILITIES	**2,291**	**2,290**	**2,289**	**2,289**	**2,288**	**2,458**	**93.18**	**0.04**
Other Liabilities not Included Above								
Self-Valued	3,588	3,652	3,594	3,545	3,502	3,503	104.27	-0.09
Unamortized Yield Adjustments						77		
TOTAL LIABILITIES	**141,620**	**140,769**	**139,778**	**138,846**	**137,978**	**139,130**	**101/99****	**0.65/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	15	0	-20	-42	-62			
ARMs	1	1	1	0	0			
Other Mortgages	0	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	36	0	-45	-91	-136			
Sell Mortgages and MBS	-44	25	111	197	282			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-358	-125	83	273	448			
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	0	8	23	38	51			
Interest-Rate Caps	21	33	51	73	103			
Interest-Rate Floors	64	43	32	23	16			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	1	0	-4	-8	-11			
Self-Valued	28	26	22	18	18			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-232**	**13**	**251**	**477**	**698**			

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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	166,780	165,626	164,158	162,129	159,773	155,133	107/104***	0.79/1.47***
MINUS TOTAL LIABILITIES	141,620	140,769	139,778	138,846	137,978	139,130	101/99**	0.65/1.45**
PLUS OFF-BALANCE-SHEET POSITIONS	-232	13	251	477	698			
TOTAL NET PORTFOLIO VALUE #	24,928	24,870	24,631	23,760	22,494	16,004	155.40	0.60

* 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	$1,177	$4,581	$8,117	$3,811	$2,611
WARM	349 mo	313 mo	315 mo	312 mo	302 mo
WAC	4.18%	5.55%	6.45%	7.43%	8.82%
Amount of these that is FHA or VA Guaranteed	$35	$133	$170	$79	$47
Securities Backed by Conventional Mortgages	$3,792	$1,436	$1,583	$53	$1
WARM	341 mo	334 mo	340 mo	337 mo	133 mo
Weighted Average Pass-Through Rate	3.81%	5.18%	6.48%	7.05%	8.66%
Securities Backed by FHA or VA Mortgages	$131	$273	$38	$6	$1
WARM	281 mo	293 mo	267 mo	179 mo	118 mo
Weighted Average Pass-Through Rate	3.17%	5.14%	6.21%	7.23%	8.72%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$749	$1,719	$2,157	$1,161	$697
WAC	4.56%	5.49%	6.45%	7.40%	9.09%
Mortgage Securities	$1,059	$788	$55	$4	$4
Weighted Average Pass-Through Rate	4.17%	5.26%	6.06%	7.29%	8.97%
WARM (of 15-Year Loans and Securities)	148 mo	143 mo	143 mo	128 mo	129 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$157	$1,093	$2,280	$569	$427
WAC	3.77%	5.57%	6.40%	7.33%	10.27%
Mortgage Securities	$299	$75	$4	$0	$0
Weighted Average Pass-Through Rate	4.33%	5.54%	6.38%	7.14%	8.00%
WARM (of Balloon Loans and Securities)	81 mo	73 mo	73 mo	59 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$40,908**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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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	$17	$1,190	$3	$0	$54
WAC	5.61%	5.84%	5.41%	0.00%	4.97%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,196	$8,739	$7,140	$3,077	$1,218
Weighted Average Margin	201 bp	249 bp	252 bp	248 bp	289 bp
WAC	4.09%	5.12%	5.89%	2.88%	5.84%
WARM	219 mo	295 mo	320 mo	374 mo	292 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	38 mo	4 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,634**

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	$30	$395	$345	$1	$14
Weighted Average Distance from Lifetime Cap	87 bp	184 bp	190 bp	195 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$40	$217	$98	$2	$365
Weighted Average Distance from Lifetime Cap	317 bp	317 bp	315 bp	351 bp	325 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,894	$9,224	$6,558	$2,823	$837
Weighted Average Distance from Lifetime Cap	861 bp	590 bp	548 bp	632 bp	591 bp
Balances Without Lifetime Cap	$249	$93	$141	$252	$56
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,110	$8,288	$5,983	$127	$716
Weighted Average Periodic Rate Cap	238 bp	212 bp	207 bp	1,027 bp	201 bp
Balances Subject to Periodic Rate Floors	$1,180	$8,039	$5,957	$127	$676
MBS Included in ARM Balances	$209	$438	$181	$1,131	$9

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,655	$6,603
WARM	50 mo	82 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	153 bp	223 bp
Reset Frequency	14 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$106	$96
Wghted Average Distance to Lifetime Cap	84 bp	34 bp
Fixed-Rate:		
Balances	$2,939	$4,246
WARM	43 mo	86 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.58%	6.50%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,710	$2,170
WARM	20 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.55%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,295	$3,113
WARM	211 mo	99 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	7.72%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,971	$1,753
WARM	42 mo	53 mo
Margin in Column 1; WAC in Column 2	231 bp	6.43%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,110	$6,414
WARM	16 mo	93 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	324 bp	15.28%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$286	$2,032
Fixed Rate		
Remaining WAL <= 5 Years	$482	$3,219
Remaining WAL 5-10 Years	$74	$105
Remaining WAL Over 10 Years	$116	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$23	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$1
WAC	0.79%	3.22%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,004	$5,357

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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	$10,743	$11,567	$9,638	$3,730	$1,063
WARM	293 mo	288 mo	282 mo	268 mo	188 mo
Weighted Average Servicing Fee	29 bp	30 bp	32 bp	37 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	226 loans				
FHA/VA	74 loans				
Subserviced by Others	4 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$10,690	$416	Total # of Adjustable-Rate Loans Serviced	77 loans
WARM (in months)	289 mo	355 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	34 bp	16 bp		

Total Balances of Mortgage Loans Serviced for Others **$47,849**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,259		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$114		
Zero-Coupon Securities	$810	0.51%	10 mo
Government & Agency Securities	$4,513	2.83%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,205	0.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$471	4.61%	87 mo
Memo: Complex Securities (from supplemental reporting)	$2,194		

Total Cash, Deposits, and Securities **$18,567**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8,263
Accrued Interest Receivable	$522
Advances for Taxes and Insurance	$208
Less: Unamortized Yield Adjustments	$5,256
Valuation Allowances	$2,588
Unrealized Gains (Losses)	$21

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$309
Accrued Interest Receivable	$259
Less: Unamortized Yield Adjustments	$102
Valuation Allowances	$812
Unrealized Gains (Losses)	$50

OTHER ITEMS	
Real Estate Held for Investment	$30
Repossessed Assets	$1,072
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$44
Office Premises and Equipment	$1,356
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-29
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$551
Miscellaneous I	$9,400
Miscellaneous II	$2,400
TOTAL ASSETS	**$155,138**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
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	$42
Mortgage-Related Mututal Funds	$72
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$21,108
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$16,138
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,269

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$6,989	$1,652	$350	$621
WAC	1.86%	3.84%	4.39%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,448	$4,106	$981	$273
WAC	1.83%	3.05%	4.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,876	$2,042	$63
WAC		2.68%	4.80%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$1,729	$18
WAC			3.66%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,173**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,883	$2,301	$1,079
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,242	$8,939	$3,878
Penalty in Months of Forgone Interest	3.25 mo	5.70 mo	8.83 mo
Balances in New Accounts	$2,078	$770	$191

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%	$4,911	$572	$516	0.73%
3.00 to 3.99%	$163	$378	$1,124	3.57%
4.00 to 4.99%	$50	$4,172	$5,693	4.74%
5.00 to 5.99%	$75	$1,037	$2,582	5.37%
6.00 to 6.99%	$2	$30	$10	6.15%
7.00 to 7.99%	$0	$6	$4	7.33%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$10	9.50%
WARM	1 mo	14 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$21,334**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,001
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	$8,492	0.79%	$582
Money Market Deposit Accounts (MMDAs)	$53,092	0.63%	$1,703
Passbook Accounts	$6,009	1.13%	$234
Non-Interest-Bearing Non-Maturity Deposits	$5,500		$264
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$426	0.03%	
Escrow for Mortgages Serviced for Others	$63	0.01%	
Other Escrows	$33	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$73,614		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$20		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$58		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,772		
Miscellaneous II	$165		
TOTAL LIABILITIES	**$139,136**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$26
EQUITY CAPITAL	$15,976
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$155,138**

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		$0
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	8	$22
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$24
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	38	$98
1014	Opt commitment to orig 25- or 30-year FRMs	34	$366
1016	Opt commitment to orig "other" Mortgages	26	$63
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		$34
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$85
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
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		$195
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$778
2036	Commit/sell "other" Mortgage loans, svc retained		$135
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4
2054	Commit/purchase 25- to 30-year FRM MBS		$65
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3
2074	Commit/sell 25- or 30-yr FRM MBS		$39
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$93
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	11	$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$308

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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
2136	Commit/sell "other" Mortgage loans, svc released		$3
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$31
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
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	13	$121
2214	Firm commit/originate 25- or 30-year FRM loans	14	$429
2216	Firm commit/originate "other" Mortgage loans	10	$58
3032	Option to sell 10-, 15-, or 20-year FRMs		$7
3034	Option to sell 25- or 30-year FRMs		$222
4002	Commit/purchase non-Mortgage financial assets	16	$75
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$379
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,602
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4
5026	IR swap: pay 3-month LIBOR, receive fixed		$26
6002	Interest rate Cap based on 1-month LIBOR		$835
6004	Interest rate Cap based on 3-month LIBOR		$2,850
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	68	$205
9512	Adjustable-rate construction loans in process	49	$319

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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		$4
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		$20
122	Other investment securities, floating-rate securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$11
130	Construction and land loans (adj-rate)		$9
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		$1,279
189	Consumer loans; other		$346
200	Variable-rate, fixed-maturity CDs	30	$97
220	Variable-rate FHLB advances	17	$555
299	Other variable-rate	12	$3,847
300	Govt. & agency securities, fixed-coupon securities		$10

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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	75	$2,194	$2,211	$2,160	$2,072	$1,981	$1,891
123 - Mortgage Derivatives - M/V estimate	63	$6,356	$6,452	$6,225	$6,067	$5,851	$5,662
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$32	$29	$31	$28	$27	$27
280 - FHLB putable advance-M/V estimate	15	$805	$887	$845	$827	$812	$800
281 - FHLB convertible advance-M/V estimate	41	$2,082	$2,066	$2,158	$2,131	$2,107	$2,087
282 - FHLB callable advance-M/V estimate		$111	$119	$119	$116	$113	$111
283 - FHLB periodic floor floating rate advance-M/V Estimates		$48	$42	$48	$48	$48	$48
289 - Other FHLB structured advances - M/V estimate	6	$276	$272	$287	$283	$280	$276
290 - Other structured borrowings - M/V estimate	6	$182	$204	$196	$190	$184	$180
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$40	$28	$26	$22	$18	$18