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: 237** | **March 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	1,920	-372	-16 %	15.29 %	-217 bp
+200 bp	2,074	-218	-10 %	16.23 %	-123 bp
+100 bp	2,205	-87	-4 %	17.00 %	-46 bp
0 bp	2,292			17.46 %	
-100 bp	2,332	41	+2 %	17.62 %	+16 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	17.46 %	17.93 %	17.89 %
Post-shock NPV Ratio	16.23 %	16.49 %	15.95 %
Sensitivity Measure: Decline in NPV Ratio	123 bp	144 bp	194 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil — **Reporting Dockets: 237**
All Reporting CMR — **March 2008**
Report Prepared: 6/25/2008 10:36:05 AM — **Amounts in Millions** — **Data as of: 6/25/2008**

	-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	1,628	1,600	1,558	1,501	1,440	1,559	102.62	2.18
30-Year Mortgage Securities	150	147	143	139	134	146	100.59	2.28
15-Year Mortgages and MBS	2,058	2,021	1,969	1,907	1,841	1,972	102.49	2.19
Balloon Mortgages and MBS	840	830	818	803	786	822	100.93	1.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	127	126	125	125	124	125	100.76	0.62
7 Month to 2 Year Reset Frequency	655	649	643	637	630	640	101.36	0.90
2+ to 5 Year Reset Frequency	578	572	566	558	545	558	102.47	1.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	25	25	25	24	24	26	97.35	0.86
2 Month to 5 Year Reset Frequency	307	303	299	295	291	303	100.08	1.29
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	100	99	98	97	96	97	101.68	1.11
Adjustable-Rate, Fully Amortizing	474	469	464	459	454	460	101.87	1.06
Fixed-Rate, Balloon	322	313	304	296	288	301	103.96	2.87
Fixed-Rate, Fully Amortizing	501	477	456	436	418	440	108.49	4.71
Construction and Land Loans								
Adjustable-Rate	289	288	287	286	286	288	99.94	0.32
Fixed-Rate	291	285	280	275	270	289	98.74	1.89
Second-Mortgage Loans and Securities								
Adjustable-Rate	256	256	255	254	253	255	100.28	0.30
Fixed-Rate	299	293	288	282	277	287	102.33	2.00
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	73	72	71	69	68	72	100.00	1.71
Accrued Interest Receivable	42	42	42	42	42	42	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	1	2	3	5	6			-61.98
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1			-20.22
TOTAL MORTGAGE LOANS AND SECURITIES	**9,018**	**8,871**	**8,696**	**8,492**	**8,275**	**8,686**	**102.14**	**1.82**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:05 AM

Reporting Dockets: 237
March 2008
Data as of: 6/25/2008

Amounts in Millions

	-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	202	201	200	199	197	201	100.04	0.60
Fixed-Rate	240	233	226	220	214	221	105.62	2.91
Consumer Loans								
Adjustable-Rate	45	45	44	44	44	49	91.22	0.32
Fixed-Rate	362	357	352	347	342	350	101.81	1.41
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2	-2	-2	-2	-2	-2	0.00	-0.12
Accrued Interest Receivable	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**856**	**842**	**829**	**817**	**805**	**828**	**101.76**	**1.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	466	466	466	466	466	466	100.00	0.00
Equities and All Mutual Funds	208	202	198	189	183	202	100.00	2.38
Zero-Coupon Securities	13	12	12	11	11	11	110.38	3.52
Government and Agency Securities	234	225	217	210	203	209	107.93	3.63
Term Fed Funds, Term Repos	855	853	851	849	847	852	100.19	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	188	183	179	175	172	184	99.34	2.34
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	211	209	202	194	188	209	99.90	2.29
Structured Securities (Complex)	447	442	432	415	395	442	99.97	1.72
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,622**	**2,593**	**2,557**	**2,510**	**2,464**	**2,576**	**100.69**	**1.25**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:06 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 6/25/2008

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	29	29	29	29	29	29	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	3	3	3	4	100.00	6.80
Office Premises and Equipment	263	263	263	263	263	263	100.00	0.00
TOTAL REAL ASSETS, ETC.	**302**	**301**	**301**	**301**	**301**	**301**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3	3	4	4	5			-20.93
Adjustable-Rate Servicing	0	0	0	0	0			3.25
Float on Mortgages Serviced for Others	2	3	3	4	4			-20.92
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5**	**6**	**7**	**9**	**9**			**-19.69**
OTHER ASSETS								
Purchased and Excess Servicing						5		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	256	256	256	256	256	256	100.00	0.00
Miscellaneous II						46		
Deposit Intangibles								
Retail CD Intangible	9	11	12	14	15			-14.82
Transaction Account Intangible	46	67	86	106	122			-30.06
MMDA Intangible	36	48	59	69	79			-24.00
Passbook Account Intangible	74	102	129	154	175			-26.74
Non-Interest-Bearing Account Intangible	15	26	37	47	57			-42.00
TOTAL OTHER ASSETS	**436**	**511**	**580**	**645**	**704**	**307**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-10		
TOTAL ASSETS	**13,238**	**13,125**	**12,970**	**12,774**	**12,558**	**12,687**	**103/101*** **	**1.02/1.60*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:06 AM | **Amounts in Millions** | **Data as of: 6/25/2008**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,707	4,691	4,675	4,659	4,644	4,636	101.19	0.34
Fixed-Rate Maturing in 13 Months or More	1,652	1,611	1,572	1,534	1,498	1,506	106.99	2.49
Variable-Rate	93	92	92	92	92	92	100.83	0.25
Demand								
Transaction Accounts	846	846	846	846	846	846	100/92*	0.00/2.57*
MMDAs	878	878	878	878	878	878	100/94*	0.00/1.40*
Passbook Accounts	1,225	1,225	1,225	1,225	1,225	1,225	100/92*	0.00/2.44*
Non-Interest-Bearing Accounts	485	485	485	485	485	485	100/95*	0.00/2.40*
TOTAL DEPOSITS	**9,886**	**9,828**	**9,773**	**9,719**	**9,667**	**9,667**	**102/99***	**0.58/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	460	455	450	445	441	446	101.85	1.07
Fixed-Rate Maturing in 37 Months or More	151	143	135	128	122	136	104.70	5.54
Variable-Rate	46	46	46	45	45	45	101.93	0.41
TOTAL BORROWINGS	**657**	**643**	**631**	**619**	**607**	**628**	**102.47**	**2.02**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	28	28	28	28	28	28	100.00	0.00
Other Escrow Accounts	3	3	3	3	3	4	89.17	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	142	142	142	142	142	142	100.00	0.00
Miscellaneous II	0	0	0	0	0	14		
TOTAL OTHER LIABILITIES	**174**	**173**	**173**	**173**	**173**	**187**	**92.49**	**0.06**
Other Liabilities not Included Above								
Self-Valued	195	190	187	184	182	182	104.43	2.12
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**10,911**	**10,835**	**10,763**	**10,695**	**10,629**	**10,666**	**102/99****	**0.68/1.38****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:06 AM

Reporting Dockets: 237
March 2008
Data as of: 6/25/2008

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2	1	-2	-5	-8			
ARMs	0	0	0	0	0			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2	1	-1	-3	-6			
Sell Mortgages and MBS	-2	-1	2	5	9			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
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	1	1	2			
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	1	1	1			
Construction LIP	0	0	-1	-1	-2			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**2**	**-2**	**-6**	**-9**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:06 AM | **Amounts in Millions** | **Data as of: 6/25/2008**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	13,238	13,125	12,970	12,774	12,558	12,687	103/101***	1.02/1.60***
MINUS TOTAL LIABILITIES	10,911	10,835	10,763	10,695	10,629	10,666	102/99**	0.68/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	5	2	-2	-6	-9			
TOTAL NET PORTFOLIO VALUE #	2,332	2,292	2,205	2,074	1,920	2,022	113.34	2.78

* 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

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:06 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 06/24/2008

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	$8	$378	$851	$229	$93
WARM	269 mo	309 mo	320 mo	298 mo	270 mo
WAC	4.45%	5.65%	6.37%	7.34%	8.93%
Amount of these that is FHA or VA Guaranteed	$0	$6	$15	$1	$1
Securities Backed by Conventional Mortgages	$23	$80	$13	$2	$1
WARM	254 mo	146 mo	282 mo	232 mo	152 mo
Weighted Average Pass-Through Rate	4.27%	5.19%	6.10%	7.16%	9.05%
Securities Backed by FHA or VA Mortgages	$6	$14	$4	$2	$1
WARM	306 mo	272 mo	272 mo	226 mo	139 mo
Weighted Average Pass-Through Rate	4.61%	5.10%	6.14%	7.14%	9.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$98	$544	$620	$291	$122
WAC	4.69%	5.49%	6.39%	7.33%	8.70%
Mortgage Securities	$134	$148	$13	$2	$0
Weighted Average Pass-Through Rate	4.24%	5.24%	6.14%	7.19%	8.43%
WARM (of 15-Year Loans and Securities)	114 mo	143 mo	156 mo	133 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$20	$168	$282	$169	$77
WAC	4.68%	5.54%	6.41%	7.34%	8.76%
Mortgage Securities	$74	$28	$4	$0	$0
Weighted Average Pass-Through Rate	4.30%	5.25%	6.25%	7.46%	9.90%
WARM (of Balloon Loans and Securities)	51 mo	83 mo	81 mo	55 mo	47 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,499**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:06 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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	$3	$0	$5
WAC	6.50%	6.74%	6.32%	0.00%	6.79%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$125	$639	$555	$26	$298
Weighted Average Margin	161 bp	244 bp	271 bp	151 bp	225 bp
WAC	6.19%	6.30%	6.31%	5.45%	6.43%
WARM	151 mo	260 mo	297 mo	202 mo	245 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	34 mo	1 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,653**

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	$6	$30	$3	$0	$9
Weighted Average Distance from Lifetime Cap	179 bp	148 bp	190 bp	100 bp	194 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$9	$139	$51	$1	$28
Weighted Average Distance from Lifetime Cap	347 bp	340 bp	354 bp	319 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$84	$459	$483	$25	$234
Weighted Average Distance from Lifetime Cap	848 bp	568 bp	586 bp	659 bp	567 bp
Balances Without Lifetime Cap	$26	$13	$22	$0	$32
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$44	$559	$511	$7	$251
Weighted Average Periodic Rate Cap	156 bp	169 bp	221 bp	198 bp	174 bp
Balances Subject to Periodic Rate Floors	$23	$475	$395	$1	$215
MBS Included in ARM Balances	$33	$168	$49	$12	$19

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:06 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 06/24/2008

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$97	$460
WARM	60 mo	189 mo
Remaining Term to Full Amortization	244 mo	
Rate Index Code	0	0
Margin	150 bp	224 bp
Reset Frequency	27 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$17
Wghted Average Distance to Lifetime Cap	18 bp	65 bp
Fixed-Rate:		
Balances	$301	$440
WARM	43 mo	133 mo
Remaining Term to Full Amortization	250 mo	
WAC	7.28%	7.10%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$288	$289
WARM	27 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	7.56%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$255	$287
WARM	133 mo	119 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	7.15%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$201	$221
WARM	51 mo	43 mo
Margin in Column 1; WAC in Column 2	113 bp	7.53%
Reset Frequency	12 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$49	$350
WARM	169 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	8.37%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$24
Fixed Rate		
Remaining WAL <= 5 Years	$12	$147
Remaining WAL 5-10 Years	$9	$10
Remaining WAL Over 10 Years	$6	
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%	4.10%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$27	$182

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:07 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 06/24/2008

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	$74	$374	$294	$78	$11
WARM	168 mo	220 mo	265 mo	201 mo	138 mo
Weighted Average Servicing Fee	28 bp	26 bp	27 bp	34 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	10 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	$84	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	252 mo	23 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	26 bp	1 bp		

Total Balances of Mortgage Loans Serviced for Others	**$919**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$466		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$202		
Zero-Coupon Securities	$11	5.66%	42 mo
Government & Agency Securities	$209	4.56%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$852	2.66%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$184	4.60%	37 mo
Memo: Complex Securities (from supplemental reporting)	$442		

Total Cash, Deposits, and Securities	**$2,367**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:07 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 06/24/2008

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$128
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$14
Valuation Allowances	$56
Unrealized Gains (Losses)	$2

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$15
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$29
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$263
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$2
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5
Miscellaneous I	$256
Miscellaneous II	$46
TOTAL ASSETS	**$12,687**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$9
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$72
Mortgage-Related Mututal Funds	$131
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$89
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$97
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 6/25/2008 10:36:07 AM

Amounts in Millions

Reporting Dockets: 237
March 2008
Data as of: 06/24/2008

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	$1,260	$281	$53	$2
WAC	4.53%	4.80%	3.84%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,062	$854	$127	$6
WAC	4.23%	4.84%	3.95%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$755	$379	$4
WAC		4.49%	4.59%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$373	$1
WAC			4.83%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,142**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$117	$60	$29
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,709	$1,600	$737
Penalty in Months of Forgone Interest	3.09 mo	5.01 mo	5.15 mo
Balances in New Accounts	$314	$78	$25

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Amounts in Millions

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%	$41	$42	$6	2.51%
3.00 to 3.99%	$31	$77	$31	3.52%
4.00 to 4.99%	$17	$115	$47	4.52%
5.00 to 5.99%	$25	$95	$43	5.32%
6.00 to 6.99%	$2	$3	$6	6.32%
7.00 to 7.99%	$0	$0	$2	7.12%
8.00 to 8.99%	$0	$0	$0	8.50%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	81 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$583**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$319
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:07 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$846	0.97%	$37
Money Market Deposit Accounts (MMDAs)	$878	2.23%	$38
Passbook Accounts	$1,225	1.33%	$17
Non-Interest-Bearing Non-Maturity Deposits	$485		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$23	0.11%	
Escrow for Mortgages Serviced for Others	$5	0.20%	
Other Escrows	$4	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,465		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$142		
Miscellaneous II	$14		
TOTAL LIABILITIES	**$10,666**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,021
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,687**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:07 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	6	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$4
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	56	$29
1014	Opt commitment to orig 25- or 30-year FRMs	45	$53
1016	Opt commitment to orig "other" Mortgages	40	$44
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$6
2036	Commit/sell "other" Mortgage loans, svc retained		$40
2056	Commit/purchase "other" MBS		$1
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		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$34
2136	Commit/sell "other" Mortgage loans, svc released		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$7
2214	Firm commit/originate 25- or 30-year FRM loans	15	$17
2216	Firm commit/originate "other" Mortgage loans	12	$30
3032	Option to sell 10-, 15-, or 20-year FRMs		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:07 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs		$14
4002	Commit/purchase non-Mortgage financial assets	14	$33
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9034	Long put option on 10-year T-note futures contract		$4
9502	Fixed-rate construction loans in process	83	$60
9512	Adjustable-rate construction loans in process	34	$31

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:07 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
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	44	$92
220	Variable-rate FHLB advances	18	$32
299	Other variable-rate	6	$13
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 237**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:36:08 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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	91	$442	$447	$442	$432	$415	$395
123 - Mortgage Derivatives - M/V estimate	50	$209	$211	$209	$202	$194	$188
129 - Mortgage-Related Mutual Funds - M/V estimate	15	$66	$67	$66	$66	$62	$59
280 - FHLB putable advance-M/V estimate	17	$66	$71	$69	$67	$66	$65
281 - FHLB convertible advance-M/V estimate	18	$63	$67	$66	$65	$64	$64
282 - FHLB callable advance-M/V estimate		$16	$17	$17	$16	$16	$16
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	$36	$39	$38	$37	$37	$36
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3	$0	$0	$0	$0	$0