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: 206** | **March 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	1,757	-376	-18 %	15.48 %	-243 bp
+200 bp	1,911	-222	-10 %	16.53 %	-139 bp
+100 bp	2,044	-89	-4 %	17.39 %	-53 bp
0 bp	2,133			17.91 %	
-100 bp	2,178	44	+2 %	18.13 %	+22 bp

Risk Measure for a Given Rate Shock

	3/31/2010	12/31/2009	3/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	17.91 %	17.49 %	17.30 %
Post-shock NPV Ratio	16.53 %	15.93 %	16.70 %
Sensitivity Measure: Decline in NPV Ratio	139 bp	156 bp	60 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	1,743	1,704	1,635	1,552	1,467	1,615	105.49	3.18
30-Year Mortgage Securities	192	186	179	171	163	181	102.82	3.39
15-Year Mortgages and MBS	1,794	1,763	1,715	1,659	1,600	1,662	106.10	2.25
Balloon Mortgages and MBS	898	896	890	881	868	819	109.43	0.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	82	81	81	80	79	79	103.16	0.50
7 Month to 2 Year Reset Frequency	594	593	591	585	576	567	104.72	0.27
2+ to 5 Year Reset Frequency	415	413	411	406	396	394	104.89	0.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	22	22	22	22	21	22	102.64	0.86
2 Month to 5 Year Reset Frequency	237	234	231	227	223	230	101.80	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	112	111	110	108	107	110	101.45	1.20
Adjustable-Rate, Fully Amortizing	327	324	321	318	314	321	100.96	0.96
Fixed-Rate, Balloon	346	337	327	318	309	319	105.39	2.85
Fixed-Rate, Fully Amortizing	423	404	386	370	355	375	107.72	4.52
Construction and Land Loans								
Adjustable-Rate	106	106	105	105	105	106	99.89	0.33
Fixed-Rate	225	220	215	211	206	221	99.49	2.15
Second-Mortgage Loans and Securities								
Adjustable-Rate	238	238	237	236	235	237	100.23	0.24
Fixed-Rate	241	237	232	228	224	227	104.23	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	129	127	124	121	118	127	100.00	1.76
Accrued Interest Receivable	36	36	36	36	36	36	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	3	4	6	8	10			-43.82
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-18.46
TOTAL MORTGAGE LOANS AND SECURITIES	**8,166**	**8,040**	**7,856**	**7,644**	**7,415**	**7,651**	**105.08**	**1.92**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	115	115	114	114	113	116	99.02	0.41
Fixed-Rate	248	241	233	227	220	227	106.09	3.04
Consumer Loans								
Adjustable-Rate	11	11	11	11	11	11	99.90	0.18
Fixed-Rate	268	265	261	258	255	260	101.88	1.26
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3	-3	-3	-3	-3	-3	0.00	1.94
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**645**	**635**	**623**	**612**	**602**	**617**	**102.84**	**1.75**
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	81	79	76	74	71	79	100.00	3.00
Zero-Coupon Securities	8	8	7	7	7	7	106.67	1.66
Government and Agency Securities	161	156	150	145	141	152	102.33	3.49
Term Fed Funds, Term Repos	1,030	1,028	1,025	1,021	1,018	1,025	100.36	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	161	157	152	148	144	154	101.79	2.92
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	186	183	179	173	168	186	98.83	1.81
Structured Securities (Complex)	360	354	340	324	307	354	100.11	2.75
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,417**	**2,394**	**2,360**	**2,322**	**2,285**	**2,385**	**100.37**	**1.18**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	79	79	79	79	79	79	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	233	233	233	233	233	233	100.00	0.00
TOTAL REAL ASSETS, ETC.	**321**	**320**	**320**	**320**	**319**	**320**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	11	13	14	15	15			-13.59
Adjustable-Rate Servicing	0	0	0	0	0			-17.72
Float on Mortgages Serviced for Others	4	4	5	5	6			-12.70
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**15**	**17**	**19**	**20**	**21**			**-13.37**
OTHER ASSETS								
Purchased and Excess Servicing						11		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	315	315	315	315	315	315	100.00	0.00
Miscellaneous II						20		
Deposit Intangibles								
Retail CD Intangible	9	10	14	16	18			-25.40
Transaction Account Intangible	35	50	71	90	109			-35.64
MMDA Intangible	26	35	46	58	67			-29.99
Passbook Account Intangible	59	79	108	134	160			-30.69
Non-Interest-Bearing Account Intangible	4	14	23	33	41			-70.39
TOTAL OTHER ASSETS	**448**	**504**	**578**	**646**	**711**	**346**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6		
TOTAL ASSETS	**12,011**	**11,910**	**11,757**	**11,564**	**11,353**	**11,326**	**105/103*** **	**1.07/1.64*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,855	3,850	3,835	3,821	3,807	3,810	101.03	0.25
Fixed-Rate Maturing in 13 Months or More	1,626	1,586	1,547	1,511	1,476	1,509	105.07	2.48
Variable-Rate	87	87	87	87	86	87	100.68	0.17
Demand								
Transaction Accounts	851	851	851	851	851	851	100/94*	0.00/2.25*
MMDAs	851	851	851	851	851	851	100/96*	0.00/1.27*
Passbook Accounts	1,251	1,251	1,251	1,251	1,251	1,251	100/94*	0.00/2.07*
Non-Interest-Bearing Accounts	420	420	420	420	420	420	100/97*	0.00/2.40*
TOTAL DEPOSITS	**8,940**	**8,895**	**8,842**	**8,791**	**8,743**	**8,778**	**101/99***	**0.55/1.31***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	314	311	308	305	302	304	102.25	1.00
Fixed-Rate Maturing in 37 Months or More	118	112	107	102	97	107	105.31	5.14
Variable-Rate	99	99	99	99	99	99	100.11	0.02
TOTAL BORROWINGS	**531**	**522**	**513**	**505**	**497**	**510**	**102.48**	**1.70**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	32	32	32	32	32	32	100.00	0.00
Other Escrow Accounts	2	2	2	2	2	3	91.40	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	140	140	140	140	140	140	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**174**	**174**	**174**	**174**	**174**	**184**	**94.75**	**0.04**
Other Liabilities not Included Above								
Self-Valued	192	189	186	183	181	182	104.06	1.70
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**9,838**	**9,780**	**9,715**	**9,653**	**9,595**	**9,655**	**101/99****	**0.63/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	3	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	2	0	-1	-2			
Sell Mortgages and MBS	-1	1	2	4	6			
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	1	2	3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	0	0			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**3**	**2**	**0**	**-1**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,011	11,910	11,757	11,564	11,353	11,326	105/103***	1.07/1.64***
MINUS TOTAL LIABILITIES	9,838	9,780	9,715	9,653	9,595	9,655	101/99**	0.63/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	4	3	2	0	-1			
TOTAL NET PORTFOLIO VALUE #	2,178	2,133	2,044	1,911	1,757	1,671	127.70	3.13

* 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	$71	$637	$673	$170	$64
WARM	319 mo	315 mo	308 mo	288 mo	261 mo
WAC	4.67%	5.50%	6.36%	7.31%	8.77%
Amount of these that is FHA or VA Guaranteed	$5	$17	$3	$0	$0
Securities Backed by Conventional Mortgages	$41	$89	$11	$1	$1
WARM	271 mo	181 mo	259 mo	135 mo	94 mo
Weighted Average Pass-Through Rate	4.08%	5.33%	6.09%	7.16%	9.00%
Securities Backed by FHA or VA Mortgages	$18	$14	$4	$1	$0
WARM	299 mo	278 mo	289 mo	195 mo	110 mo
Weighted Average Pass-Through Rate	4.39%	5.12%	6.15%	7.17%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$188	$532	$433	$176	$66
WAC	4.64%	5.45%	6.36%	7.30%	8.72%
Mortgage Securities	$153	$102	$11	$1	$0
Weighted Average Pass-Through Rate	4.29%	5.21%	6.12%	7.26%	8.24%
WARM (of 15-Year Loans and Securities)	137 mo	142 mo	143 mo	132 mo	117 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$41	$239	$290	$143	$42
WAC	4.62%	5.52%	6.38%	7.35%	8.68%
Mortgage Securities	$45	$16	$3	$0	$0
Weighted Average Pass-Through Rate	4.04%	5.40%	6.22%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	66 mo	81 mo	68 mo	61 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,277**

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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	$0	$1	$1	$0	$4
WAC	2.85%	5.81%	6.21%	0.00%	5.51%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$79	$566	$393	$22	$227
Weighted Average Margin	159 bp	251 bp	276 bp	132 bp	207 bp
WAC	4.51%	4.69%	5.90%	3.49%	5.57%
WARM	180 mo	252 mo	283 mo	180 mo	239 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	34 mo	1 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,291**

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	$0	$2	$6	$0	$0
Weighted Average Distance from Lifetime Cap	193 bp	129 bp	163 bp	200 bp	17 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$37	$30	$0	$5
Weighted Average Distance from Lifetime Cap	286 bp	358 bp	351 bp	270 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$60	$521	$327	$21	$209
Weighted Average Distance from Lifetime Cap	817 bp	665 bp	634 bp	843 bp	613 bp
Balances Without Lifetime Cap	$17	$6	$31	$0	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$33	$498	$346	$1	$176
Weighted Average Periodic Rate Cap	144 bp	178 bp	198 bp	210 bp	171 bp
Balances Subject to Periodic Rate Floors	$19	$415	$244	$1	$144
MBS Included in ARM Balances	$36	$170	$31	$21	$37

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$110	$321
WARM	75 mo	184 mo
Remaining Term to Full Amortization	276 mo	
Rate Index Code	0	0
Margin	189 bp	230 bp
Reset Frequency	34 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$3
Wghted Average Distance to Lifetime Cap	15 bp	20 bp
Fixed-Rate:		
Balances	$319	$375
WARM	43 mo	129 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.63%	6.73%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$106	$221
WARM	38 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	159 bp	6.63%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$237	$227
WARM	128 mo	113 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	6.87%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$116	$227
WARM	68 mo	48 mo
Margin in Column 1; WAC in Column 2	193 bp	6.60%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$11	$260
WARM	56 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	477 bp	8.48%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4	$64
Fixed Rate		
Remaining WAL <= 5 Years	$21	$83
Remaining WAL 5-10 Years	$1	$7
Remaining WAL Over 10 Years	$4	
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	$30	$155

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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	$596	$579	$193	$48	$7
WARM	275 mo	288 mo	269 mo	195 mo	154 mo
Weighted Average Servicing Fee	26 bp	26 bp	28 bp	14 bp	-5 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	$11	$1
WARM (in months)	177 mo	62 mo
Weighted Average Servicing Fee	43 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	**$1,435**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$429		
Equity Securities Carried at Fair Value	$79		
Zero-Coupon Securities	$7	4.82%	22 mo
Government & Agency Securities	$152	2.83%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,025	0.84%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$154	4.51%	46 mo
Memo: Complex Securities (from supplemental reporting)	$354		

Total Cash, Deposits, and Securities	**$2,200**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$207
Accrued Interest Receivable	$36
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$80
Unrealized Gains (Losses)	$10

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$16
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$79
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$233
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$11
Miscellaneous I	
Miscellaneous II	$315
	$20
TOTAL ASSETS	**$11,325**

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	$18
Mortgage-Related Mututal Funds	$61
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$68
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$48
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 | **Reporting Dockets: 206**
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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	$896	$266	$53	$9
WAC	1.71%	3.35%	4.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,714	$768	$113	$11
WAC	1.65%	2.73%	4.77%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$826	$332	$5
WAC		2.44%	4.69%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$351	$2
WAC			3.52%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,319**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$92	$57	$34
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,209	$1,643	$704
Penalty in Months of Forgone Interest	3.21 mo	5.30 mo	4.98 mo
Balances in New Accounts	$199	$102	$29

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%	$49	$84	$22	1.53%
3.00 to 3.99%	$9	$77	$36	3.53%
4.00 to 4.99%	$5	$49	$26	4.47%
5.00 to 5.99%	$4	$24	$19	5.27%
6.00 to 6.99%	$1	$1	$2	6.17%
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	2 mo	16 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$411**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$367
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	$851	0.57%	$11
Money Market Deposit Accounts (MMDAs)	$851	1.05%	$29
Passbook Accounts	$1,251	0.86%	$20
Non-Interest-Bearing Non-Maturity Deposits	$420		$8
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$28	0.07%	
Escrow for Mortgages Serviced for Others	$4	0.18%	
Other Escrows	$3	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,407		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$140		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$9,655**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,670
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,325**

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	$4
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	40	$19
1014	Opt commitment to orig 25- or 30-year FRMs	32	$38
1016	Opt commitment to orig "other" Mortgages	22	$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
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
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		$5
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2056	Commit/purchase "other" MBS		$1
2128	Commit/sell 3- or 5-yr Treasury ARM 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		$20
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		$0
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		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$3
2214	Firm commit/originate 25- or 30-year FRM loans	11	$11
2216	Firm commit/originate "other" Mortgage loans	9	$6
3034	Option to sell 25- or 30-year FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	8	$5

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
9502	Fixed-rate construction loans in process	71	$33
9512	Adjustable-rate construction loans in process	20	$11

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
122	Other investment securities, floating-rate securities		$0
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	$87
220	Variable-rate FHLB advances	10	$82
299	Other variable-rate	6	$17
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$1

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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	77	$354	$360	$354	$340	$324	$307
123 - Mortgage Derivatives - M/V estimate	43	$186	$186	$183	$179	$173	$168
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$27	$28	$27	$26	$25	$23
280 - FHLB putable advance-M/V estimate	16	$61	$65	$64	$63	$61	$61
281 - FHLB convertible advance-M/V estimate	16	$51	$53	$53	$52	$52	$52
282 - FHLB callable advance-M/V estimate		$20	$22	$21	$21	$21	$20
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	$37	$36	$36	$36	$35
290 - Other structured borrowings - M/V estimate		$13	$14	$13	$13	$13	$12