Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 116** **June 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	113,271	-10,946	-9 %	11.82 %	-78 bp
+200 bp	119,905	-4,313	-3 %	12.36 %	-23 bp
+100 bp	123,925	-292	0 %	12.65 %	+6 bp
0 bp	124,217			12.60 %	
-100 bp	120,804	-3,413	-3 %	12.21 %	-39 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.60 %	10.89 %	9.77 %
Post-shock NPV Ratio	12.21 %	10.44 %	8.86 %
Sensitivity Measure: Decline in NPV Ratio	39 bp	45 bp	91 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	108,909	106,972	103,966	100,241	96,150	103,850	103.01	2.31
30-Year Mortgage Securities	21,481	21,082	20,447	19,671	18,837	20,530	102.69	2.45
15-Year Mortgages and MBS	37,163	36,454	35,408	34,238	33,035	35,303	103.26	2.41
Balloon Mortgages and MBS	21,659	21,476	21,153	20,731	20,214	20,435	105.09	1.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	22,884	22,813	22,652	22,485	22,302	22,839	99.89	0.51
7 Month to 2 Year Reset Frequency	48,113	47,831	47,429	46,826	46,028	46,926	101.93	0.71
2+ to 5 Year Reset Frequency	77,035	76,345	75,208	73,387	70,968	74,074	103.07	1.20
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	49,099	48,795	48,303	47,761	47,171	46,537	104.85	0.82
2 Month to 5 Year Reset Frequency	4,806	4,751	4,674	4,590	4,500	4,653	102.10	1.39
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	19,999	19,761	19,511	19,266	19,020	19,487	101.41	1.23
Adjustable-Rate, Fully Amortizing	31,592	31,428	31,232	31,031	30,795	31,270	100.51	0.57
Fixed-Rate, Balloon	14,456	13,910	13,388	12,892	12,421	13,162	105.69	3.84
Fixed-Rate, Fully Amortizing	20,900	20,269	19,653	19,069	18,515	19,420	104.37	3.08
Construction and Land Loans								
Adjustable-Rate	18,408	18,384	18,342	18,302	18,261	18,357	100.15	0.18
Fixed-Rate	4,304	4,209	4,112	4,019	3,932	4,246	99.12	2.29
Second-Mortgage Loans and Securities								
Adjustable-Rate	45,981	45,900	45,782	45,666	45,551	45,800	100.22	0.22
Fixed-Rate	20,626	20,178	19,722	19,286	18,870	19,296	104.57	2.24
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	13,422	13,266	13,052	12,786	12,484	13,266	100.00	1.39
Accrued Interest Receivable	2,676	2,676	2,676	2,676	2,676	2,676	100.00	0.00
Advance for Taxes/Insurance	512	512	512	512	512	512	100.00	0.00
Float on Escrows on Owned Mortgages	110	196	297	399	484			-47.95
LESS: Value of Servicing on Mortgages Serviced by Others	-181	-185	-203	-225	-231			-5.97
TOTAL MORTGAGE LOANS AND SECURITIES	**584,317**	**577,393**	**567,723**	**556,061**	**542,959**	**562,639**	**102.62**	**1.44**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	29,131	29,090	29,029	28,968	28,909	29,099	99.97	0.18
Fixed-Rate	12,853	12,346	11,860	11,399	10,962	11,355	108.72	4.02
Consumer Loans								
Adjustable-Rate	41,436	41,382	41,291	41,202	41,115	40,359	102.53	0.17
Fixed-Rate	40,622	40,185	39,708	39,249	38,807	40,448	99.35	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,903	-2,890	-2,873	-2,857	-2,841	-2,890	0.00	0.53
Accrued Interest Receivable	843	843	843	843	843	843	100.00	0.00
TOTAL NONMORTGAGE LOANS	**121,982**	**120,955**	**119,858**	**118,805**	**117,794**	**119,214**	**101.46**	**0.88**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	16,948	16,948	16,948	16,948	16,948	16,948	100.00	0.00
Equities and All Mutual Funds	2,698	2,585	2,473	2,360	2,248	2,586	99.98	4.35
Zero-Coupon Securities	4,081	4,070	4,055	4,041	4,027	4,067	100.09	0.32
Government and Agency Securities	14,031	13,807	13,559	13,319	13,087	13,592	101.58	1.71
Term Fed Funds, Term Repos	39,128	39,098	39,014	38,931	38,848	39,088	100.03	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	37,168	36,761	36,344	35,945	35,563	37,126	99.02	1.12
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	58,940	57,788	56,177	54,347	52,683	62,036	93.15	2.39
Structured Securities (Complex)	36,599	35,908	35,112	34,255	33,390	35,624	100.80	2.07
LESS: Valuation Allowances for Investment Securities	8	7	7	7	7	7	100.00	3.45
TOTAL CASH, DEPOSITS, AND SECURITIES	**209,584**	**206,958**	**203,675**	**200,139**	**196,787**	**211,059**	**98.06**	**1.43**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,426	3,426	3,426	3,426	3,426	3,426	100.00	0.00
Real Estate Held for Investment	82	82	82	82	82	82	100.00	0.00
Investment in Unconsolidated Subsidiaries	863	808	753	698	643	808	100.00	6.80
Office Premises and Equipment	5,426	5,426	5,426	5,426	5,426	5,426	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,797**	**9,742**	**9,687**	**9,632**	**9,577**	**9,742**	**100.00**	**0.56**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,856	2,354	2,960	3,456	3,683			-23.45
Adjustable-Rate Servicing	1,166	1,171	1,297	1,507	1,513			-5.61
Float on Mortgages Serviced for Others	1,632	1,864	2,173	2,459	2,653			-14.51
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,653**	**5,389**	**6,430**	**7,422**	**7,849**			**-16.48**
OTHER ASSETS								
Purchased and Excess Servicing						4,185		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	46,823	46,823	46,823	46,823	46,823	46,823	100.00	0.00
Miscellaneous II						13,017		
Deposit Intangibles								
Retail CD Intangible	222	252	399	456	513			-35.17
Transaction Account Intangible	2,322	3,757	5,149	6,475	7,788			-37.62
MMDA Intangible	7,020	10,341	13,497	16,327	19,071			-31.31
Passbook Account Intangible	2,265	3,395	4,502	5,511	6,517			-32.95
Non-Interest-Bearing Account Intangible	372	971	1,543	2,086	2,604			-60.30
TOTAL OTHER ASSETS	**59,024**	**65,539**	**71,913**	**77,678**	**83,316**	**64,025**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-17,037		
TOTAL ASSETS	**989,357**	**985,975**	**979,285**	**969,738**	**958,282**	**949,642**	**104/102***	**0.51/1.19***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	184,052	183,792	183,247	182,714	182,193	181,782	101.11	0.22
Fixed-Rate Maturing in 13 Months or More	56,490	54,828	53,385	52,220	51,243	51,370	106.73	2.83
Variable-Rate	770	770	770	770	770	769	100.11	0.01
Demand								
Transaction Accounts	58,442	58,442	58,442	58,442	58,442	58,442	100/94*	0.00/2.58*
MMDAs	229,801	229,801	229,801	229,801	229,801	229,801	100/95*	0.00/1.48*
Passbook Accounts	49,122	49,122	49,122	49,122	49,122	49,122	100/93*	0.00/2.45*
Non-Interest-Bearing Accounts	25,181	25,181	25,181	25,181	25,181	25,181	100/96*	0.00/2.42*
TOTAL DEPOSITS	**603,857**	**601,935**	**599,947**	**598,249**	**596,751**	**596,468**	**101/98***	**0.32/1.44***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	72,741	72,062	71,377	70,707	70,050	70,526	102.18	0.95
Fixed-Rate Maturing in 37 Months or More	27,274	25,673	24,200	22,840	21,584	23,234	110.50	5.99
Variable-Rate	78,116	78,063	77,958	77,851	77,742	77,720	100.44	0.10
TOTAL BORROWINGS	**178,131**	**175,798**	**173,534**	**171,397**	**169,376**	**171,480**	**102.52**	**1.31**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,651	4,651	4,651	4,651	4,651	4,651	100.00	0.00
Other Escrow Accounts	1,050	1,018	988	960	933	1,115	91.27	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	14,642	14,642	14,642	14,642	14,642	14,642	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,305		
TOTAL OTHER LIABILITIES	**20,343**	**20,311**	**20,281**	**20,253**	**20,226**	**21,714**	**93.54**	**0.15**
Other Liabilities not Included Above								
Self-Valued	65,561	63,382	61,452	59,885	58,691	58,889	107.63	3.24
Unamortized Yield Adjustments						847		
TOTAL LIABILITIES	**867,892**	**861,427**	**855,215**	**849,785**	**845,045**	**849,398**	**101/99****	**0.74/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	314	45	-362	-799	-1,226			
ARMs	3	-3	-17	-33	-55			
Other Mortgages	17	0	-26	-59	-94			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	314	-13	-432	-879	-1,319			
Sell Mortgages and MBS	-536	177	1,078	2,022	2,934			
Purchase Non-Mortgage Items	-19	0	17	33	47			
Sell Non-Mortgage Items	-6	0	5	10	14			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-435	-211	-10	174	342			
Pay Floating, Receive Fixed Swaps	306	151	7	-131	-264			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	3	-9	-19	-28	-35			
Interest-Rate Caps	5	10	18	29	46			
Interest-Rate Floors	78	57	42	31	23			
Futures	0	0	0	0	1			
Options on Futures	1	0	0	0	0			
Construction LIP	28	11	-13	-36	-59			
Self-Valued	-731	-545	-434	-381	-321			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-661**	**-330**	**-146**	**-48**	**35**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	989,357	985,975	979,285	969,738	958,282	949,642	104/102***	0.51/1.19***
MINUS TOTAL LIABILITIES	867,892	861,427	855,215	849,785	845,045	849,398	101/99**	0.74/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	-661	-330	-146	-48	35			
TOTAL NET PORTFOLIO VALUE #	120,804	124,217	123,925	119,905	113,271	100,244	123.92	-1.26

* 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	$12,241	$39,484	$35,245	$11,322	$5,559
WARM	370 mo	326 mo	326 mo	321 mo	305 mo
WAC	4.37%	5.56%	6.40%	7.39%	8.85%
Amount of these that is FHA or VA Guaranteed	$800	$2,728	$992	$394	$568
Securities Backed by Conventional Mortgages	$4,856	$7,264	$5,427	$260	$18
WARM	341 mo	321 mo	335 mo	310 mo	187 mo
Weighted Average Pass-Through Rate	4.50%	5.29%	6.23%	7.20%	8.42%
Securities Backed by FHA or VA Mortgages	$490	$956	$410	$354	$496
WARM	336 mo	305 mo	297 mo	228 mo	141 mo
Weighted Average Pass-Through Rate	4.14%	5.36%	6.23%	7.36%	9.07%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,407	$9,965	$4,950	$1,661	$1,104
WAC	4.65%	5.44%	6.40%	7.39%	9.09%
Mortgage Securities	$5,454	$5,954	$786	$19	$3
Weighted Average Pass-Through Rate	4.27%	5.18%	6.03%	7.16%	9.18%
WARM (of 15-Year Loans and Securities)	127 mo	146 mo	150 mo	133 mo	138 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,182	$8,390	$7,622	$1,068	$314
WAC	4.36%	5.40%	6.31%	7.32%	9.23%
Mortgage Securities	$384	$411	$64	$0	$0
Weighted Average Pass-Through Rate	4.39%	5.56%	6.17%	0.00%	8.00%
WARM (of Balloon Loans and Securities)	72 mo	80 mo	100 mo	82 mo	77 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$180,119**

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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	$12	$226	$70	$3,289	$8
WAC	4.87%	4.92%	5.72%	7.23%	7.15%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,827	$46,700	$74,003	$43,248	$4,645
Weighted Average Margin	223 bp	247 bp	225 bp	299 bp	275 bp
WAC	3.71%	5.11%	5.69%	5.76%	5.92%
WARM	278 mo	307 mo	336 mo	317 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	7 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$195,028**

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	$130	$244	$742	$23	$177
Weighted Average Distance from Lifetime Cap	119 bp	137 bp	175 bp	35 bp	31 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$520	$840	$796	$505	$561
Weighted Average Distance from Lifetime Cap	342 bp	358 bp	356 bp	380 bp	327 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$19,106	$44,512	$70,417	$45,178	$3,878
Weighted Average Distance from Lifetime Cap	856 bp	580 bp	566 bp	592 bp	568 bp
Balances Without Lifetime Cap	$3,082	$1,330	$2,119	$830	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,186	$43,413	$64,621	$268	$2,741
Weighted Average Periodic Rate Cap	248 bp	229 bp	224 bp	477 bp	217 bp
Balances Subject to Periodic Rate Floors	$10,934	$38,633	$60,961	$220	$2,156
MBS Included in ARM Balances	$3,196	$11,799	$14,787	$863	$410

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$19,487	$31,270
WARM	84 mo	118 mo
Remaining Term to Full Amortization	300 mo	
Rate Index Code	0	0
Margin	207 bp	201 bp
Reset Frequency	33 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$566	$383
Wghted Average Distance to Lifetime Cap	69 bp	120 bp
Fixed-Rate:		
Balances	$13,162	$19,420
WARM	58 mo	82 mo
Remaining Term to Full Amortization	269 mo	
WAC	6.07%	6.01%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$18,357	$4,246
WARM	21 mo	38 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	126 bp	6.47%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$45,800	$19,296
WARM	208 mo	159 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	26 bp	7.17%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$29,099	$11,355
WARM	32 mo	57 mo
Margin in Column 1; WAC in Column 2	148 bp	6.30%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$40,359	$40,448
WARM	65 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	697 bp	9.31%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,149	$19,119
Fixed Rate		
Remaining WAL <= 5 Years	$6,743	$24,655
Remaining WAL 5-10 Years	$3,649	$3,268
Remaining WAL Over 10 Years	$558	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$16	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$292
WAC	6.38%	3.74%
Principal-Only MBS	$8	$14
WAC	6.10%	6.36%
Total Mortgage-Derivative Securities - Book Value	$13,132	$47,446

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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	$51,520	$108,378	$138,722	$39,971	$15,114
WARM	305 mo	295 mo	314 mo	307 mo	239 mo
Weighted Average Servicing Fee	30 bp	31 bp	32 bp	35 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	1,879 loans
FHA/VA	464 loans
Subserviced by Others	41 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$162,923	$44,257
WARM (in months)	280 mo	316 mo
Weighted Average Servicing Fee	29 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	857 loans
Number of These Subserviced by Others	9 loans

Total Balances of Mortgage Loans Serviced for Others	**$560,885**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$16,948		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,585		
Zero-Coupon Securities	$4,067	0.61%	5 mo
Government & Agency Securities	$13,592	2.18%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$39,088	0.44%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$37,126	1.96%	17 mo
Memo: Complex Securities (from supplemental reporting)	$35,624		

Total Cash, Deposits, and Securities	**$149,030**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$34,037
Accrued Interest Receivable	$2,676
Advances for Taxes and Insurance	$512
Less: Unamortized Yield Adjustments	$12,490
Valuation Allowances	$20,771
Unrealized Gains (Losses)	$-4,262

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,356
Accrued Interest Receivable	$843
Less: Unamortized Yield Adjustments	$420
Valuation Allowances	$5,245
Unrealized Gains (Losses)	$-522

OTHER ITEMS

Real Estate Held for Investment	$82
Repossessed Assets	$3,426
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$808
Office Premises and Equipment	$5,426
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-151
Less: Unamortized Yield Adjustments	$-809
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,185
Miscellaneous I	$46,823
Miscellaneous II	$13,017
TOTAL ASSETS	**$948,184**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$797
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$34
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,445
Mortgage-Related Mututal Funds	$141
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$45,570
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$55,267
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11,197

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$63,344	$7,444	$1,738	$613
WAC	2.64%	4.21%	4.15%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$80,085	$25,151	$4,020	$1,621
WAC	2.53%	3.77%	4.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,860	$7,628	$210
WAC		3.29%	4.74%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$14,882	$178
WAC			4.55%	
WARM			63 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$233,153**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$27,945	$18,501	$11,482
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$108,039	$44,402	$19,799
Penalty in Months of Forgone Interest	3.20 mo	6.21 mo	8.83 mo
Balances in New Accounts	$18,152	$6,362	$1,436

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$19,104	$5,815	$653	0.91%
3.00 to 3.99%	$319	$12,745	$2,914	3.46%
4.00 to 4.99%	$2,428	$18,122	$8,049	4.63%
5.00 to 5.99%	$6,184	$5,511	$8,929	5.36%
6.00 to 6.99%	$3	$155	$1,708	6.23%
7.00 to 7.99%	$0	$71	$414	7.18%
8.00 to 8.99%	$0	$3	$557	8.71%
9.00 and Above	$0	$66	$10	9.83%
WARM	1 mo	19 mo	89 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$93,761**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$137,378
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$58,442	0.75%	$3,380
Money Market Deposit Accounts (MMDAs)	$229,801	0.86%	$12,754
Passbook Accounts	$49,122	0.88%	$5,649
Non-Interest-Bearing Non-Maturity Deposits	$25,181		$629
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,857	0.09%	
Escrow for Mortgages Serviced for Others	$2,794	0.09%	
Other Escrows	$1,115	0.15%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$368,312		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$376		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$471		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$14,642		
Miscellaneous II	$1,305		
TOTAL LIABILITIES	**$849,398**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$826
EQUITY CAPITAL	$96,043
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$946,266**

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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		$12
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$34
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	20	$733
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	24	$410
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$449
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	63	$1,768
1014	Opt commitment to orig 25- or 30-year FRMs	64	$9,282
1016	Opt commitment to orig "other" Mortgages	52	$1,125
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$101
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$30
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$102
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$174
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
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	22	$487
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	28	$1,983
2036	Commit/sell "other" Mortgage loans, svc retained		$224
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$200
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$76
2054	Commit/purchase 25- to 30-year FRM MBS	9	$6,890
2056	Commit/purchase "other" MBS		$4
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$19
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$924
2074	Commit/sell 25- or 30-yr FRM MBS	14	$12,412
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11

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
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$26
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$148
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$9
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$19
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$307
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$2,704
2136	Commit/sell "other" Mortgage loans, svc released		$12
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$70
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$460
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$187
2214	Firm commit/originate 25- or 30-year FRM loans	18	$1,114
2216	Firm commit/originate "other" Mortgage loans	15	$353
3014	Option to purchase 25- or 30-yr FRMs		$155
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$142
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs	6	$289
3036	Option to sell "other" Mortgages		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$91
3074	Short option to sell 25- or 30-yr FRMs		$411
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	26	$721
4006	Commit/purchase "other" liabilities		$462
4022	Commit/sell non-Mortgage financial assets		$72
4026	Commit/sell "other" liabilities		$5
5002	IR swap: pay fixed, receive 1-month LIBOR	9	$1,138

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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
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$2,546
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,845
5026	IR swap: pay 3-month LIBOR, receive fixed		$256
5044	IR swap: pay the prime rate, receive fixed		$39
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$40
6002	Interest rate Cap based on 1-month LIBOR		$1,750
6004	Interest rate Cap based on 3-month LIBOR		$2,702
6034	Short interest rate Cap based on 3-month LIBOR		$17
7022	Interest rate floor based on the prime rate		$1,900
8046	Short futures contract on 3-month Eurodollar		$81
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	44	$864
9512	Adjustable-rate construction loans in process	44	$1,680

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$70
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$795
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,065
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$164
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3,046
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$634
120	Other investment securities, fixed-coupon securities		$77
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$144
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$229
130	Construction and land loans (adj-rate)		$126
140	Second Mortgages (adj-rate)		$238
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	7	$6,648
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$6,570
187	Consumer loans; recreational vehicles		$1,871
189	Consumer loans; other		$412
200	Variable-rate, fixed-maturity CDs	36	$769
220	Variable-rate FHLB advances	15	$36,294
299	Other variable-rate	26	$41,425
300	Govt. & agency securities, fixed-coupon securities		$31
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	56	$35,624	$36,599	$35,908	$35,112	$34,255	$33,390
123 - Mortgage Derivatives - M/V estimate	85	$62,036	$58,940	$57,788	$56,177	$54,347	$52,683
129 - Mortgage-Related Mutual Funds - M/V estimate		$26	$26	$25	$25	$24	$24
280 - FHLB putable advance-M/V estimate	25	$25,123	$28,385	$27,311	$26,455	$25,786	$25,295
281 - FHLB convertible advance-M/V estimate	24	$7,461	$8,108	$7,918	$7,743	$7,607	$7,504
282 - FHLB callable advance-M/V estimate		$469	$495	$486	$477	$467	$457
289 - Other FHLB structured advances - M/V estimate		$1,013	$1,070	$1,062	$1,042	$1,024	$1,014
290 - Other structured borrowings - M/V estimate	26	$24,823	$27,502	$26,604	$25,735	$25,001	$24,421
500 - Other OBS Positions w/o contract code or exceeds 16 positions	11	$25,413	$-731	$-545	$-434	$-381	$-321