Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 239** **September 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	13,568	-1,863	-12 %	9.42 %	-98 bp
+200 bp	14,767	-664	-4 %	10.12 %	-28 bp
+100 bp	15,450	19	0 %	10.48 %	+8 bp
0 bp	15,431			10.40 %	
-100 bp	14,865	-566	-4 %	9.99 %	-41 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	10.40 %	10.16 %	10.05 %
Post-shock NPV Ratio	9.99 %	9.82 %	8.96 %
Sensitivity Measure: Decline in NPV Ratio	41 bp	34 bp	109 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	16,327	16,127	15,717	15,129	14,462	15,372	104.92	1.89
30-Year Mortgage Securities	2,722	2,680	2,604	2,504	2,392	2,581	103.83	2.20
15-Year Mortgages and MBS	10,530	10,368	10,084	9,755	9,413	9,887	104.87	2.15
Balloon Mortgages and MBS	3,255	3,238	3,200	3,152	3,093	3,060	105.84	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,520	2,514	2,501	2,484	2,459	2,443	102.93	0.37
7 Month to 2 Year Reset Frequency	11,333	11,285	11,226	11,139	10,997	10,961	102.96	0.48
2+ to 5 Year Reset Frequency	7,925	7,874	7,791	7,663	7,460	7,565	104.10	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	100	99	98	96	94	96	103.47	1.14
2 Month to 5 Year Reset Frequency	648	641	629	617	603	624	102.69	1.47
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,910	3,873	3,828	3,783	3,739	3,816	101.49	1.06
Adjustable-Rate, Fully Amortizing	5,968	5,927	5,869	5,811	5,752	5,854	101.26	0.84
Fixed-Rate, Balloon	6,582	6,406	6,231	6,063	5,901	6,103	104.95	2.74
Fixed-Rate, Fully Amortizing	3,783	3,647	3,516	3,394	3,281	3,416	106.74	3.66
Construction and Land Loans								
Adjustable-Rate	3,045	3,038	3,028	3,017	3,007	3,035	100.11	0.28
Fixed-Rate	1,655	1,633	1,606	1,580	1,555	1,635	99.88	1.50
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,983	9,966	9,938	9,911	9,885	9,934	100.31	0.22
Fixed-Rate	4,689	4,602	4,508	4,419	4,332	4,367	105.38	1.96
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,304	2,280	2,246	2,204	2,157	2,280	100.00	1.27
Accrued Interest Receivable	416	416	416	416	416	416	100.00	0.00
Advance for Taxes/Insurance	43	43	43	43	43	43	100.00	0.00
Float on Escrows on Owned Mortgages	16	30	50	68	82			-55.63
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-10	-14	-16	-16			-30.07
TOTAL MORTGAGE LOANS AND SECURITIES	**97,761**	**96,699**	**95,142**	**93,263**	**91,140**	**93,486**	**103.44**	**1.35**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,480	3,470	3,459	3,448	3,437	3,478	99.77	0.30
Fixed-Rate	3,285	3,191	3,097	3,008	2,923	2,909	109.70	2.95
Consumer Loans								
Adjustable-Rate	4,561	4,552	4,538	4,524	4,511	4,272	106.54	0.26
Fixed-Rate	7,590	7,499	7,391	7,288	7,188	7,634	98.23	1.33
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-190	-189	-188	-186	-185	-189	0.00	0.61
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
TOTAL NONMORTGAGE LOANS	**18,835**	**18,631**	**18,406**	**18,190**	**17,981**	**18,212**	**102.30**	**1.15**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,495	2,495	2,495	2,495	2,495	2,495	100.00	0.00
Equities and All Mutual Funds	248	241	233	225	217	241	100.00	3.22
Zero-Coupon Securities	160	158	157	156	155	156	101.51	0.67
Government and Agency Securities	1,576	1,554	1,526	1,499	1,473	1,501	103.51	1.61
Term Fed Funds, Term Repos	6,004	6,002	5,993	5,985	5,977	5,994	100.13	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,145	1,097	1,051	1,009	969	1,051	104.37	4.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,416	7,313	7,107	6,857	6,608	7,262	100.70	2.12
Structured Securities (Complex)	2,538	2,503	2,443	2,338	2,219	2,537	98.67	1.89
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,582**	**21,363**	**21,005**	**20,564**	**20,114**	**21,236**	**100.59**	**1.35**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,193	2,193	2,193	2,193	2,193	2,193	100.00	0.00
Real Estate Held for Investment	53	53	53	53	53	53	100.00	0.00
Investment in Unconsolidated Subsidiaries	42	39	37	34	31	39	100.00	6.80
Office Premises and Equipment	1,612	1,612	1,612	1,612	1,612	1,612	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,900**	**3,897**	**3,894**	**3,892**	**3,889**	**3,897**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	595	773	988	1,152	1,215			-25.45
Adjustable-Rate Servicing	33	33	40	48	48			-10.28
Float on Mortgages Serviced for Others	373	456	563	654	711			-20.82
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,001**	**1,262**	**1,591**	**1,853**	**1,974**			**-23.38**
OTHER ASSETS								
Purchased and Excess Servicing						1,182		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,332	4,332	4,332	4,332	4,332	4,332	100.00	0.00
Miscellaneous II						765		
Deposit Intangibles								
Retail CD Intangible	85	103	142	160	177			-27.34
Transaction Account Intangible	306	512	730	935	1,133			-41.34
MMDA Intangible	486	743	1,013	1,240	1,444			-35.44
Passbook Account Intangible	457	697	956	1,197	1,428			-35.82
Non-Interest-Bearing Account Intangible	33	139	241	338	430			-74.96
TOTAL OTHER ASSETS	**5,700**	**6,525**	**7,413**	**8,201**	**8,944**	**6,279**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						306		
TOTAL ASSETS	**148,779**	**148,376**	**147,452**	**145,962**	**144,042**	**143,417**	**103/102*** **	**0.45/1.04*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	41,997	41,954	41,813	41,674	41,538	41,456	101.20	0.22
Fixed-Rate Maturing in 13 Months or More	18,547	18,111	17,679	17,272	16,898	17,006	106.50	2.40
Variable-Rate	648	647	646	644	643	644	100.48	0.17
Demand								
Transaction Accounts	8,927	8,927	8,927	8,927	8,927	8,927	100/94*	0.00/2.52*
MMDAs	18,325	18,325	18,325	18,325	18,325	18,325	100/96*	0.00/1.50*
Passbook Accounts	11,767	11,767	11,767	11,767	11,767	11,767	100/94*	0.00/2.26*
Non-Interest-Bearing Accounts	4,405	4,405	4,405	4,405	4,405	4,405	100/97*	0.00/2.44*
TOTAL DEPOSITS	**104,617**	**104,137**	**103,562**	**103,015**	**102,504**	**102,532**	**102/99***	**0.51/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	7,677	7,607	7,536	7,466	7,397	7,414	102.61	0.93
Fixed-Rate Maturing in 37 Months or More	2,622	2,507	2,399	2,296	2,198	2,319	108.12	4.46
Variable-Rate	2,332	2,324	2,317	2,312	2,307	2,281	101.89	0.31
TOTAL BORROWINGS	**12,631**	**12,439**	**12,252**	**12,073**	**11,902**	**12,014**	**103.54**	**1.53**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,396	1,396	1,396	1,396	1,396	1,396	100.00	0.00
Other Escrow Accounts	111	108	104	101	99	116	92.53	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,143	2,143	2,143	2,143	2,143	2,143	100.00	0.00
Miscellaneous II	0	0	0	0	0	103		
TOTAL OTHER LIABILITIES	**3,650**	**3,647**	**3,644**	**3,641**	**3,638**	**3,758**	**97.04**	**0.09**
Other Liabilities not Included Above								
Self-Valued	13,133	12,814	12,508	12,209	11,931	11,957	107.17	2.44
Unamortized Yield Adjustments						5		
TOTAL LIABILITIES	**134,032**	**133,037**	**131,966**	**130,939**	**129,975**	**130,265**	**102/100****	**0.78/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	158	58	-137	-364	-589			
ARMs	2	1	-2	-4	-9			
Other Mortgages	2	0	-4	-10	-16			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	105	37	-82	-225	-369			
Sell Mortgages and MBS	-242	-81	194	514	833			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	3	7	10	13			
Pay Floating, Receive Fixed Swaps	13	9	5	2	-1			
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	4	0	-6	-13	-19			
Self-Valued	77	64	-11	-168	-344			
TOTAL OFF-BALANCE-SHEET POSITIONS	**119**	**92**	**-36**	**-256**	**-499**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	148,779	148,376	147,452	145,962	144,042	143,417	103/102***	0.45/1.04***
MINUS TOTAL LIABILITIES	134,032	133,037	131,966	130,939	129,975	130,265	102/100**	0.78/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	119	92	-36	-256	-499			
TOTAL NET PORTFOLIO VALUE #	14,865	15,431	15,450	14,767	13,568	13,151	117.33	-1.90

* 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	$1,482	$8,018	$4,963	$756	$153
WARM	343 mo	329 mo	322 mo	302 mo	251 mo
WAC	4.63%	5.49%	6.37%	7.28%	8.75%
Amount of these that is FHA or VA Guaranteed	$44	$965	$195	$23	$12
Securities Backed by Conventional Mortgages	$1,098	$471	$470	$66	$4
WARM	333 mo	287 mo	329 mo	303 mo	205 mo
Weighted Average Pass-Through Rate	4.47%	5.32%	6.04%	7.04%	8.36%
Securities Backed by FHA or VA Mortgages	$99	$112	$257	$3	$1
WARM	341 mo	325 mo	351 mo	268 mo	188 mo
Weighted Average Pass-Through Rate	4.41%	5.27%	6.06%	7.23%	8.75%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,238	$3,308	$1,496	$389	$101
WAC	4.66%	5.41%	6.37%	7.31%	8.67%
Mortgage Securities	$1,032	$1,042	$274	$6	$0
Weighted Average Pass-Through Rate	4.28%	5.22%	6.06%	7.26%	8.37%
WARM (of 15-Year Loans and Securities)	139 mo	129 mo	132 mo	125 mo	103 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$402	$999	$862	$319	$95
WAC	4.24%	5.43%	6.40%	7.32%	8.71%
Mortgage Securities	$255	$102	$24	$1	$0
Weighted Average Pass-Through Rate	4.51%	5.25%	6.13%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	54 mo	63 mo	68 mo	52 mo	30 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$30,899**

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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	$1	$89	$17	$0	$16
WAC	5.11%	4.07%	5.70%	0.00%	5.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,442	$10,871	$7,548	$96	$608
Weighted Average Margin	262 bp	279 bp	256 bp	277 bp	260 bp
WAC	4.78%	5.10%	5.62%	4.00%	5.65%
WARM	270 mo	297 mo	321 mo	378 mo	285 mo
Weighted Average Time Until Next Payment Reset	4 mo	11 mo	39 mo	7 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$21,688

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	$12	$65	$73	$4	$4
Weighted Average Distance from Lifetime Cap	143 bp	107 bp	76 bp	68 bp	64 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$73	$216	$84	$0	$18
Weighted Average Distance from Lifetime Cap	349 bp	357 bp	347 bp	276 bp	340 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,164	$10,498	$7,227	$90	$588
Weighted Average Distance from Lifetime Cap	656 bp	634 bp	599 bp	691 bp	664 bp
Balances Without Lifetime Cap	$194	$182	$180	$1	$13
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,090	$10,586	$7,288	$12	$529
Weighted Average Periodic Rate Cap	143 bp	225 bp	281 bp	142 bp	187 bp
Balances Subject to Periodic Rate Floors	$546	$9,108	$5,852	$11	$497
MBS Included in ARM Balances	$587	$1,739	$1,336	$16	$23

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,816	$5,854
WARM	69 mo	161 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	249 bp	243 bp
Reset Frequency	32 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$99	$88
Wghted Average Distance to Lifetime Cap	159 bp	113 bp
Fixed-Rate:		
Balances	$6,103	$3,416
WARM	40 mo	104 mo
Remaining Term to Full Amortization	255 mo	
WAC	6.32%	6.31%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,035	$1,635
WARM	33 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	148 bp	6.31%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,934	$4,367
WARM	144 mo	122 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	7.23%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,478	$2,909
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	127 bp	6.37%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,272	$7,634
WARM	103 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	670 bp	7.49%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$162	$556
Fixed Rate		
Remaining WAL <= 5 Years	$627	$4,974
Remaining WAL 5-10 Years	$706	$108
Remaining WAL Over 10 Years	$88	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$3	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.90%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,588	$5,644

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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	$33,211	$46,217	$32,551	$5,010	$574
WARM	295 mo	309 mo	319 mo	306 mo	223 mo
Weighted Average Servicing Fee	26 bp	30 bp	32 bp	36 bp	33 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	656 loans
FHA/VA	99 loans
Subserviced by Others	17 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$6,662	$5	Total # of Adjustable-Rate Loans Serviced	34 loans
WARM (in months)	317 mo	108 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	41 bp		

Total Balances of Mortgage Loans Serviced for Others **$124,230**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,495		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$241		
Zero-Coupon Securities	$156	0.53%	7 mo
Government & Agency Securities	$1,501	2.89%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,994	0.51%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,051	4.84%	66 mo
Memo: Complex Securities (from supplemental reporting)	$2,537		

Total Cash, Deposits, and Securities **$13,975**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,452
Accrued Interest Receivable	$416
Advances for Taxes and Insurance	$43
Less: Unamortized Yield Adjustments	$-109
Valuation Allowances	$2,171
Unrealized Gains (Losses)	$171

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$285
Accrued Interest Receivable	$108
Less: Unamortized Yield Adjustments	$-48
Valuation Allowances	$474
Unrealized Gains (Losses)	$7

OTHER ITEMS	
Real Estate Held for Investment	$53
Repossessed Assets	$2,193
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$39
Office Premises and Equipment	$1,612
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-31
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,182
Miscellaneous I	$4,332
Miscellaneous II	$765
TOTAL ASSETS	**$143,386**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$146
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$124
Mortgage-Related Mututal Funds	$117
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,374
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$3,536
Weighted Average Servicing Fee	17 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$749

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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	$10,887	$4,240	$565	$83
WAC	2.19%	3.94%	4.14%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$14,164	$10,288	$1,313	$125
WAC	1.92%	3.44%	4.51%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,175	$3,559	$40
WAC		2.87%	4.72%	
WARM		19 mo	27 mo	
Balances Maturing in 37 or More Months			$4,272	$12
WAC			4.17%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,463**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,252	$4,991	$1,661
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,930	$20,071	$8,047
Penalty in Months of Forgone Interest	3.31 mo	6.17 mo	6.83 mo
Balances in New Accounts	$2,197	$1,384	$423

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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%	$1,008	$485	$153	1.11%
3.00 to 3.99%	$107	$2,176	$306	3.50%
4.00 to 4.99%	$604	$2,278	$1,354	4.49%
5.00 to 5.99%	$27	$677	$445	5.17%
6.00 to 6.99%	$12	$26	$49	6.37%
7.00 to 7.99%	$0	$13	$12	7.40%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	15 mo	61 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$9,733**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$14,882
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,927	0.57%	$402
Money Market Deposit Accounts (MMDAs)	$18,325	1.36%	$1,295
Passbook Accounts	$11,767	0.85%	$576
Non-Interest-Bearing Non-Maturity Deposits	$4,405		$137
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$353	0.04%	
Escrow for Mortgages Serviced for Others	$1,044	0.02%	
Other Escrows	$116	0.27%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$44,937		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,143		
Miscellaneous II	$103		
TOTAL LIABILITIES	**$130,265**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$8
EQUITY CAPITAL	$13,114
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$143,386**

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		$28
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	25	$60
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	39	$155
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$32
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	91	$1,093
1014	Opt commitment to orig 25- or 30-year FRMs	92	$4,670
1016	Opt commitment to orig "other" Mortgages	66	$236
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$28
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$64
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	30	$427
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	43	$1,225
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2054	Commit/purchase 25- to 30-year FRM MBS		$2,673
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$35
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$333
2074	Commit/sell 25- or 30-yr FRM MBS		$4,318
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released	23	$127
2136	Commit/sell "other" Mortgage loans, svc released		$3
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$66

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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
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	7	$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	19	$15
2214	Firm commit/originate 25- or 30-year FRM loans	27	$48
2216	Firm commit/originate "other" Mortgage loans	15	$54
3014	Option to purchase 25- or 30-yr FRMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$17
4002	Commit/purchase non-Mortgage financial assets	18	$34
4022	Commit/sell non-Mortgage financial assets		$33
5002	IR swap: pay fixed, receive 1-month LIBOR		$36
5024	IR swap: pay 1-month LIBOR, receive fixed		$35
5044	IR swap: pay the prime rate, receive fixed		$38
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$17
6034	Short interest rate Cap based on 3-month LIBOR		$17
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	96	$578
9512	Adjustable-rate construction loans in process	55	$246

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$41
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$158
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$40
120	Other investment securities, fixed-coupon securities	6	$63
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$5
130	Construction and land loans (adj-rate)		$113
150	Commercial loans (adj-rate)		$32
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases		$297
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$55
187	Consumer loans; recreational vehicles		$414
189	Consumer loans; other		$35
200	Variable-rate, fixed-maturity CDs	71	$644
220	Variable-rate FHLB advances	26	$266
299	Other variable-rate	24	$2,015
300	Govt. & agency securities, fixed-coupon securities		$4
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	126	$2,537	$2,538	$2,503	$2,443	$2,338	$2,219
123 - Mortgage Derivatives - M/V estimate	88	$7,262	$7,416	$7,313	$7,107	$6,857	$6,608
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$65	$66	$65	$63	$61	$60
280 - FHLB putable advance-M/V estimate	60	$5,824	$6,502	$6,290	$6,111	$5,968	$5,862
281 - FHLB convertible advance-M/V estimate	33	$2,426	$2,652	$2,589	$2,533	$2,489	$2,457
282 - FHLB callable advance-M/V estimate	6	$219	$246	$238	$231	$225	$191
289 - Other FHLB structured advances - M/V estimate		$20	$21	$21	$20	$20	$20
290 - Other structured borrowings - M/V estimate	12	$3,468	$3,713	$3,677	$3,614	$3,507	$3,400
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$1,051	$77	$64	$-11	$-168	$-344