Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 232** **September 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	13,568	-2,003	-13 %	10.60 %	-117 bp
+200 bp	14,766	-806	-5 %	11.36 %	-40 bp
+100 bp	15,498	-73	0 %	11.79 %	+3 bp
0 bp	15,571			11.76 %	
-100 bp	15,319	-252	-2 %	11.53 %	-23 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	11.76 %	11.92 %	10.40 %
Post-shock NPV Ratio	11.36 %	11.55 %	9.99 %
Sensitivity Measure: Decline in NPV Ratio	40 bp	37 bp	41 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	14,950	14,665	14,061	13,306	12,497	13,939	105.21	3.03
30-Year Mortgage Securities	1,828	1,796	1,728	1,640	1,544	1,709	105.10	2.78
15-Year Mortgages and MBS	11,147	10,986	10,662	10,287	9,894	10,460	105.02	2.20
Balloon Mortgages and MBS	3,091	3,093	3,075	3,042	2,994	2,862	108.08	0.26
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,871	1,868	1,856	1,839	1,818	1,766	105.76	0.41
7 Month to 2 Year Reset Frequency	8,985	8,983	8,943	8,853	8,734	8,561	104.93	0.23
2+ to 5 Year Reset Frequency	4,683	4,679	4,643	4,582	4,462	4,465	104.80	0.43
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	66	65	63	62	60	62	104.69	1.98
2 Month to 5 Year Reset Frequency	724	718	707	696	684	697	103.09	1.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,553	3,533	3,493	3,454	3,416	3,477	101.60	0.84
Adjustable-Rate, Fully Amortizing	4,952	4,917	4,867	4,817	4,766	4,869	100.98	0.86
Fixed-Rate, Balloon	6,206	6,099	5,943	5,794	5,649	5,649	107.96	2.16
Fixed-Rate, Fully Amortizing	4,538	4,399	4,247	4,107	3,975	4,010	109.70	3.30
Construction and Land Loans								
Adjustable-Rate	1,419	1,418	1,413	1,409	1,404	1,420	99.85	0.22
Fixed-Rate	1,037	1,027	1,010	993	976	1,035	99.23	1.36
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,918	8,905	8,881	8,857	8,834	8,890	100.17	0.21
Fixed-Rate	3,373	3,323	3,256	3,191	3,129	3,134	106.04	1.76
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,679	2,648	2,596	2,532	2,461	2,648	100.00	1.57
Accrued Interest Receivable	340	340	340	340	340	340	100.00	0.00
Advance for Taxes/Insurance	38	38	38	38	38	38	100.00	0.00
Float on Escrows on Owned Mortgages	18	35	55	71	86			-52.91
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-11	-15	-16	-16			-31.12
TOTAL MORTGAGE LOANS AND SECURITIES	**84,424**	**83,545**	**81,893**	**79,926**	**77,779**	**80,031**	**104.39**	**1.51**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,694	3,688	3,678	3,668	3,658	3,690	99.93	0.22
Fixed-Rate	2,643	2,574	2,492	2,414	2,340	2,397	107.38	2.93
Consumer Loans								
Adjustable-Rate	4,794	4,785	4,770	4,755	4,741	4,473	106.97	0.25
Fixed-Rate	6,916	6,857	6,760	6,666	6,576	6,945	98.74	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-222	-221	-219	-217	-215	-221	0.00	0.74
Accrued Interest Receivable	91	91	91	91	91	91	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,915**	**17,774**	**17,572**	**17,378**	**17,191**	**17,375**	**102.29**	**0.97**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,821	1,821	1,821	1,821	1,821	1,821	100.00	0.00
Equities and All Mutual Funds	146	143	140	136	133	143	100.15	2.20
Zero-Coupon Securities	574	572	570	568	567	568	100.72	0.31
Government and Agency Securities	1,210	1,183	1,149	1,117	1,087	1,117	105.92	2.57
Term Fed Funds, Term Repos	5,833	5,831	5,821	5,812	5,803	5,826	100.07	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	906	870	833	799	768	825	105.49	4.16
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,733	7,671	7,479	7,220	6,952	7,629	100.56	1.66
Structured Securities (Complex)	2,679	2,644	2,585	2,503	2,398	2,667	99.15	1.77
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,903**	**20,735**	**20,399**	**19,978**	**19,528**	**20,595**	**100.68**	**1.21**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,362	1,362	1,362	1,362	1,362	1,362	100.00	0.00
Real Estate Held for Investment	50	50	50	50	50	50	100.00	0.00
Investment in Unconsolidated Subsidiaries	36	34	32	29	27	34	100.00	6.80
Office Premises and Equipment	1,424	1,424	1,424	1,424	1,424	1,424	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,872**	**2,870**	**2,867**	**2,865**	**2,863**	**2,870**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	614	792	969	1,080	1,136			-22.44
Adjustable-Rate Servicing	28	28	41	41	40			-23.16
Float on Mortgages Serviced for Others	355	433	529	601	654			-20.12
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**996**	**1,253**	**1,539**	**1,723**	**1,830**			**-21.65**
OTHER ASSETS								
Purchased and Excess Servicing						768		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,766	4,766	4,766	4,766	4,766	4,766	100.00	0.00
Miscellaneous II						734		
Deposit Intangibles								
Retail CD Intangible	80	86	131	149	164			-29.64
Transaction Account Intangible	164	307	539	758	965			-61.09
MMDA Intangible	446	537	816	1,082	1,309			-34.45
Passbook Account Intangible	337	482	772	1,046	1,302			-45.19
Non-Interest-Bearing Account Intangible	-60	44	153	258	357			-243.64
TOTAL OTHER ASSETS	**5,734**	**6,221**	**7,178**	**8,059**	**8,863**	**6,268**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						489		
TOTAL ASSETS	**132,844**	**132,398**	**131,448**	**129,929**	**128,054**	**127,629**	**104/103*** **	**0.53/1.09*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	31,435	31,408	31,300	31,194	31,099	31,136	100.87	0.21
Fixed-Rate Maturing in 13 Months or More	19,012	18,669	18,204	17,765	17,371	17,456	106.95	2.16
Variable-Rate	581	580	578	577	575	576	100.74	0.20
Demand								
Transaction Accounts	8,975	8,975	8,975	8,975	8,975	8,975	100/97*	0.00/2.16*
MMDAs	18,470	18,470	18,470	18,470	18,470	18,470	100/97*	0.00/1.03*
Passbook Accounts	11,888	11,888	11,888	11,888	11,888	11,888	100/96*	0.00/1.91*
Non-Interest-Bearing Accounts	4,518	4,518	4,518	4,518	4,518	4,518	100/99*	0.00/2.38*
TOTAL DEPOSITS	**94,879**	**94,510**	**93,934**	**93,388**	**92,898**	**93,020**	**102/100***	**0.50/1.28***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,191	5,153	5,098	5,044	4,992	4,986	103.34	0.90
Fixed-Rate Maturing in 37 Months or More	1,639	1,566	1,496	1,430	1,367	1,398	112.03	4.58
Variable-Rate	2,364	2,357	2,349	2,342	2,337	2,312	101.94	0.32
TOTAL BORROWINGS	**9,195**	**9,076**	**8,943**	**8,816**	**8,695**	**8,696**	**104.37**	**1.39**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,067	1,067	1,067	1,067	1,067	1,067	100.00	0.00
Other Escrow Accounts	174	169	164	159	154	178	94.89	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,570	2,570	2,570	2,570	2,570	2,570	100.00	0.00
Miscellaneous II	0	0	0	0	0	98		
TOTAL OTHER LIABILITIES	**3,811**	**3,806**	**3,801**	**3,796**	**3,791**	**3,912**	**97.28**	**0.14**
Other Liabilities not Included Above								
Self-Valued	9,737	9,457	9,171	8,918	8,709	8,611	109.82	3.00
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**117,622**	**116,848**	**115,848**	**114,918**	**114,093**	**114,237**	**102/101****	**0.76/1.39****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	175	-45	-411	-786	-1,160			
ARMs	3	-9	-18	-26	-39			
Other Mortgages	1	0	-2	-6	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	49	-14	-106	-201	-297			
Sell Mortgages and MBS	-239	90	578	1,080	1,581			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-8	-2	3	8	13			
Pay Floating, Receive Fixed Swaps	13	10	7	4	2			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	3	5	8			
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	-5	-9	-13	-17			
Self-Valued	104	-4	-144	-307	-467			
TOTAL OFF-BALANCE-SHEET POSITIONS	**97**	**21**	**-101**	**-245**	**-393**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	132,844	132,398	131,448	129,929	128,054	127,629	104/103***	0.53/1.09***
MINUS TOTAL LIABILITIES	117,622	116,848	115,848	114,918	114,093	114,237	102/101**	0.76/1.39**
PLUS OFF-BALANCE-SHEET POSITIONS	97	21	-101	-245	-393			
TOTAL NET PORTFOLIO VALUE #	15,319	15,571	15,498	14,766	13,568	13,392	116.27	-0.58

* 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	$4,229	$5,593	$3,500	$511	$105
WARM	349 mo	316 mo	310 mo	282 mo	230 mo
WAC	4.53%	5.48%	6.37%	7.28%	8.77%
Amount of these that is FHA or VA Guaranteed	$703	$120	$32	$12	$6
Securities Backed by Conventional Mortgages	$419	$377	$297	$15	$4
WARM	315 mo	299 mo	317 mo	204 mo	164 mo
Weighted Average Pass-Through Rate	3.99%	5.30%	6.04%	7.14%	8.34%
Securities Backed by FHA or VA Mortgages	$162	$296	$136	$1	$1
WARM	348 mo	309 mo	338 mo	205 mo	186 mo
Weighted Average Pass-Through Rate	4.06%	5.08%	6.12%	7.16%	8.74%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,435	$2,548	$1,145	$321	$78
WAC	4.35%	5.40%	6.37%	7.31%	8.67%
Mortgage Securities	$1,991	$751	$183	$6	$1
Weighted Average Pass-Through Rate	4.11%	5.20%	6.07%	7.15%	9.50%
WARM (of 15-Year Loans and Securities)	153 mo	127 mo	130 mo	121 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$504	$888	$656	$240	$59
WAC	4.34%	5.40%	6.39%	7.31%	8.53%
Mortgage Securities	$242	$256	$16	$1	$0
Weighted Average Pass-Through Rate	4.32%	5.41%	6.13%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	72 mo	65 mo	51 mo	43 mo	30 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$28,970**

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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	$213	$14	$0	$12
WAC	7.01%	3.36%	5.11%	0.00%	5.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,766	$8,348	$4,451	$62	$684
Weighted Average Margin	257 bp	271 bp	254 bp	269 bp	211 bp
WAC	4.47%	4.54%	5.22%	3.31%	5.13%
WARM	254 mo	284 mo	304 mo	365 mo	281 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	40 mo	8 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$15,551**

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	$9	$36	$74	$21	$1
Weighted Average Distance from Lifetime Cap	137 bp	95 bp	86 bp	85 bp	150 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$31	$120	$42	$0	$5
Weighted Average Distance from Lifetime Cap	310 bp	355 bp	335 bp	0 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,572	$8,140	$4,163	$40	$608
Weighted Average Distance from Lifetime Cap	701 bp	667 bp	587 bp	776 bp	685 bp
Balances Without Lifetime Cap	$155	$264	$186	$1	$82
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,445	$8,143	$4,138	$6	$526
Weighted Average Periodic Rate Cap	130 bp	192 bp	215 bp	177 bp	183 bp
Balances Subject to Periodic Rate Floors	$472	$6,170	$3,366	$5	$489
MBS Included in ARM Balances	$435	$1,273	$665	$9	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,477	$4,869
WARM	64 mo	163 mo
Remaining Term to Full Amortization	266 mo	
Rate Index Code	0	0
Margin	246 bp	256 bp
Reset Frequency	28 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$95	$87
Wghted Average Distance to Lifetime Cap	150 bp	110 bp
Fixed-Rate:		
Balances	$5,649	$4,010
WARM	36 mo	95 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.24%	6.18%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,420	$1,035
WARM	50 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	190 bp	5.87%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,890	$3,134
WARM	142 mo	121 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	6.88%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,690	$2,397
WARM	33 mo	48 mo
Margin in Column 1; WAC in Column 2	106 bp	6.31%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,473	$6,945
WARM	93 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	719 bp	7.00%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$54	$630
Fixed Rate		
Remaining WAL <= 5 Years	$400	$5,301
Remaining WAL 5-10 Years	$852	$190
Remaining WAL Over 10 Years	$86	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$65
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$0
WAC	0.35%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,401	$6,186

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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	$28,221	$40,190	$20,817	$3,032	$338
WARM	278 mo	312 mo	304 mo	285 mo	181 mo
Weighted Average Servicing Fee	27 bp	31 bp	32 bp	35 bp	32 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	539 loans				
FHA/VA	119 loans				
Subserviced by Others	25 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,140	$3	Total # of Adjustable-Rate Loans Serviced	21 loans
WARM (in months)	319 mo	143 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 **$96,741**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,821		
Equity Securities Carried at Fair Value	$143		
Zero-Coupon Securities	$568	0.23%	4 mo
Government & Agency Securities	$1,117	2.55%	37 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,826	0.37%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$825	4.41%	66 mo
Memo: Complex Securities (from supplemental reporting)	$2,667		

Total Cash, Deposits, and Securities **$12,967**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,310
Accrued Interest Receivable	$340
Advances for Taxes and Insurance	$38
Less: Unamortized Yield Adjustments	$-88
Valuation Allowances	$1,661
Unrealized Gains (Losses)	$327

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$237
Accrued Interest Receivable	$91
Less: Unamortized Yield Adjustments	$-43
Valuation Allowances	$458
Unrealized Gains (Losses)	$7

OTHER ITEMS	
Real Estate Held for Investment	$50
Repossessed Assets	$1,362
Equity Investments Not Carried at Fair Value	$34
Office Premises and Equipment	
	$1,424
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$26
Valuation Allowances	$2
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$768
Miscellaneous I	
Miscellaneous II	$4,766
	$734
TOTAL ASSETS	**$127,588**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$23
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$16
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$38
Mortgage-Related Mututal Funds	$105
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,434
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$2,942
Weighted Average Servicing Fee	19 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$664

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LIABILITIES

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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	$6,709	$4,553	$367	$85
WAC	1.20%	2.87%	4.44%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,103	$8,436	$969	$127
WAC	1.20%	2.19%	4.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,199	$4,924	$67
WAC		1.98%	4.19%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$4,333	$26
WAC			3.40%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$48,592**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,659	$3,788	$1,842
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,627	$19,218	$9,388
Penalty in Months of Forgone Interest	3.63 mo	6.21 mo	7.12 mo
Balances in New Accounts	$1,439	$1,070	$529

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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%	$1,288	$727	$313	1.08%
3.00 to 3.99%	$67	$549	$240	3.50%
4.00 to 4.99%	$330	$1,407	$396	4.37%
5.00 to 5.99%	$20	$588	$395	5.17%
6.00 to 6.99%	$4	$4	$44	6.52%
7.00 to 7.99%	$0	$1	$10	7.32%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	19 mo	61 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$6,384**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$11,499
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,975	0.46%	$264
Money Market Deposit Accounts (MMDAs)	$18,470	0.94%	$764
Passbook Accounts	$11,888	0.52%	$677
Non-Interest-Bearing Non-Maturity Deposits	$4,518		$142
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$278	0.04%	
Escrow for Mortgages Serviced for Others	$789	0.02%	
Other Escrows	$178	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,097		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,570		
Miscellaneous II	$98		
TOTAL LIABILITIES	**$114,237**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$7
EQUITY CAPITAL	$13,343
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$127,587**

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	7	$24
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	23	$127
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	31	$662
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	$12
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	88	$2,228
1014	Opt commitment to orig 25- or 30-year FRMs	81	$5,434
1016	Opt commitment to orig "other" Mortgages	68	$198
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$12
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	32	$1,047
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	45	$1,421
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$7
2054	Commit/purchase 25- to 30-year FRM MBS		$1,263
2062	Commit/sell 1-month COFI ARM MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,042
2074	Commit/sell 25- or 30-yr FRM MBS		$4,280
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$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	15	$41
2134	Commit/sell 25- or 30-yr FRM loans, svc released	28	$193
2136	Commit/sell "other" Mortgage loans, svc released		$7

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
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	11	$71
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		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	26	$100
2214	Firm commit/originate 25- or 30-year FRM loans	24	$30
2216	Firm commit/originate "other" Mortgage loans	16	$18
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$33
4002	Commit/purchase non-Mortgage financial assets	19	$49
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$46
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$32
5044	IR swap: pay the prime rate, receive fixed		$34
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6004	Interest rate Cap based on 3-month LIBOR		$15
6034	Short interest rate Cap based on 3-month LIBOR		$15
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	92	$343
9512	Adjustable-rate construction loans in process	54	$250

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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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$160
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		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$33
120	Other investment securities, fixed-coupon securities		$48
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
130	Construction and land loans (adj-rate)		$87
150	Commercial loans (adj-rate)		$35
180	Consumer loans; loans on deposits		$5
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$284
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$72
187	Consumer loans; recreational vehicles		$408
189	Consumer loans; other		$35
200	Variable-rate, fixed-maturity CDs	68	$576
220	Variable-rate FHLB advances	14	$245
299	Other variable-rate	22	$2,067
300	Govt. & agency securities, fixed-coupon securities		$1
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

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	129	$2,667	$2,679	$2,644	$2,585	$2,503	$2,398
123 - Mortgage Derivatives - M/V estimate	86	$7,629	$7,733	$7,671	$7,479	$7,220	$6,952
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$62	$63	$63	$62	$60	$60
280 - FHLB putable advance-M/V estimate	51	$3,294	$3,919	$3,752	$3,603	$3,483	$3,393
281 - FHLB convertible advance-M/V estimate	27	$2,931	$3,161	$3,115	$3,055	$3,000	$2,953
282 - FHLB callable advance-M/V estimate		$205	$239	$231	$222	$214	$209
289 - Other FHLB structured advances - M/V estimate	7	$24	$25	$25	$25	$25	$25
290 - Other structured borrowings - M/V estimate	13	$2,157	$2,394	$2,334	$2,266	$2,196	$2,130
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$401	$104	$-4	$-144	$-307	$-467