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: 249** **June 2007**

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	1,866	-581	-24 %	14.45 %	-344 bp
+200 bp	2,073	-373	-15 %	15.73 %	-216 bp
+100 bp	2,272	-175	-7 %	16.91 %	-98 bp
0 bp	2,446			17.89 %	
-100 bp	2,575	128	+5 %	18.56 %	+67 bp
-200 bp	2,648	202	+8 %	18.89 %	+100 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	17.89 %	17.89 %	17.16 %
Post-shock NPV Ratio	15.73 %	15.95 %	15.03 %
Sensitivity Measure: Decline in NPV Ratio	216 bp	194 bp	212 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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	-200 bp	-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	1,586	1,558	1,509	1,447	1,379	1,312	1,525	98.97	3.68
30-Year Mortgage Securities	149	146	141	135	129	123	144	97.50	3.77
15-Year Mortgages and MBS	2,267	2,213	2,146	2,073	1,997	1,921	2,160	99.38	3.28
Balloon Mortgages and MBS	854	839	822	803	782	760	825	99.55	2.17
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	156	155	154	153	152	151	153	100.59	0.53
7 Month to 2 Year Reset Frequency	772	767	760	752	739	722	760	100.00	0.97
2+ to 5 Year Reset Frequency	715	706	695	678	656	631	696	99.76	2.02
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	21	21	21	21	20	20	21	99.33	0.88
2 Month to 5 Year Reset Frequency	335	331	325	319	312	304	333	97.77	1.76
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	106	104	103	102	101	101	104	99.16	0.97
Adjustable-Rate, Fully Amortizing	462	457	452	447	442	436	456	99.10	1.12
Fixed-Rate, Balloon	289	280	272	264	256	249	269	101.21	3.02
Fixed-Rate, Fully Amortizing	497	474	453	433	415	398	446	101.48	4.54
Construction and Land Loans									
Adjustable-Rate	259	258	257	256	255	254	257	99.96	0.38
Fixed-Rate	329	322	315	308	302	296	321	98.08	2.17
Second-Mortgage Loans and Securities									
Adjustable-Rate	268	267	267	266	265	264	267	99.89	0.31
Fixed-Rate	282	277	271	266	261	256	274	99.00	1.99
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	33	32	31	31	30	29	31	100.00	2.53
Accrued Interest Receivable	45	45	45	45	45	45	45	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	3	4	6	7	9	10			-27.43
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-26.67
TOTAL MORTGAGE LOANS AND SECURITIES	**9,430**	**9,257**	**9,047**	**8,807**	**8,549**	**8,284**	**9,090**	**99.52**	**2.49**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	192	191	190	189	188	186	190	99.75	0.62
Fixed-Rate	249	243	237	232	226	221	241	98.33	2.38
Consumer Loans									
Adjustable-Rate	51	51	51	51	50	50	47	109.31	0.48
Fixed-Rate	420	413	407	402	396	391	409	99.49	1.44
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-9	-9	-9	-9	-8	-8	-9	0.00	1.46
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**913**	**899**	**886**	**874**	**861**	**850**	**888**	**99.74**	**1.44**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	462	462	462	462	462	462	462	100.00	0.00
Equities and All Mutual Funds	250	244	238	233	224	217	238	100.00	2.28
Zero-Coupon Securities	32	32	31	31	30	30	31	100.58	1.50
Government and Agency Securities	395	385	376	367	359	351	375	100.18	2.39
Term Fed Funds, Term Repos	755	753	751	749	748	746	751	99.99	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	112	108	104	100	96	93	105	98.39	3.93
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	189	189	185	178	172	166	190	97.04	3.05
Structured Securities (Complex)	636	630	619	597	573	550	630	98.34	2.71
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	4.19
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,830**	**2,802**	**2,764**	**2,715**	**2,664**	**2,615**	**2,781**	**99.39**	**1.56**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	18	18	18	18	18	18	18	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	2	3	100.00	6.80
Office Premises and Equipment	263	263	263	263	263	263	263	100.00	0.00
TOTAL REAL ASSETS, ETC.	**291**	**291**	**291**	**291**	**290**	**290**	**291**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	4	5	5	5	5			-9.99
Adjustable-Rate Servicing	0	0	0	0	0	0			-9.71
Float on Mortgages Serviced for Others	3	3	4	5	5	5			-14.37
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**8**	**9**	**10**	**11**	**11**			**-11.90**
OTHER ASSETS									
Purchased and Excess Servicing							8		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	259	259	259	259	259	259	259	100.00	0.00
Miscellaneous II							50		
Deposit Intangibles									
Retail CD Intangible	12	13	14	15	17	19			-9.48
Transaction Account Intangible	77	100	119	136	153	169			-15.09
MMDA Intangible	47	55	64	74	84	95			-14.32
Passbook Account Intangible	119	144	169	194	219	243			-14.63
Non-Interest-Bearing Account Intangible	29	40	50	60	69	78			-19.98
TOTAL OTHER ASSETS	**543**	**611**	**674**	**737**	**801**	**862**	**317**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-27		
TOTAL ASSETS	**14,014**	**13,868**	**13,672**	**13,434**	**13,176**	**12,912**	**13,341**	**102/99*** **	**1.59/2.11*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,912	4,896	4,879	4,863	4,847	4,832	4,887	99.85	0.33
Fixed-Rate Maturing in 13 Months or More	1,615	1,577	1,540	1,504	1,471	1,438	1,550	99.35	2.35
Variable-Rate	96	96	96	96	96	95	96	100.05	0.24
Demand									
Transaction Accounts	940	940	940	940	940	940	940	100/87*	0.00/2.19*
MMDAs	874	874	874	874	874	874	874	100/93*	0.00/1.13*
Passbook Accounts	1,343	1,343	1,343	1,343	1,343	1,343	1,343	100/87*	0.00/2.11*
Non-Interest-Bearing Accounts	487	487	487	487	487	487	487	100/90*	0.00/2.29*
TOTAL DEPOSITS	**10,268**	**10,212**	**10,159**	**10,107**	**10,057**	**10,010**	**10,176**	**100/96***	**0.52/1.19***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	502	498	494	490	486	482	497	99.41	0.83
Fixed-Rate Maturing in 37 Months or More	178	169	160	152	145	138	167	96.17	5.22
Variable-Rate	81	81	81	81	81	81	81	100.11	0.02
TOTAL BORROWINGS	**762**	**748**	**735**	**723**	**712**	**701**	**744**	**98.76**	**1.69**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	37	37	37	37	37	37	37	100.00	0.00
Other Escrow Accounts	12	11	11	11	10	10	13	83.81	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	105	105	105	105	105	105	105	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	19		
TOTAL OTHER LIABILITIES	**154**	**153**	**153**	**153**	**152**	**152**	**174**	**87.81**	**0.21**
Other Liabilities not Included Above									
Self-Valued	192	186	182	179	177	176	182	99.89	1.90
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**11,375**	**11,300**	**11,229**	**11,162**	**11,099**	**11,038**	**11,278**	**100/96****	**0.61/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	2	0	-2	-4	-6			
ARMs	0	0	0	-1	-1	-1			
Other Mortgages	1	0	0	0	-1	-2			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	0	-2	-5	-7			
Sell Mortgages and MBS	-3	-2	0	3	6	9			
Purchase Non-Mortgage Items	1	0	0	0	-1	-1			
Sell Non-Mortgage Items	-1	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	1	0	-1	-2	-3	-4			
Self-Valued	4	4	4	4	4	4			
TOTAL OFF-BALANCE-SHEET POSITIONS	**9**	**6**	**3**	**0**	**-4**	**-8**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	14,014	13,868	13,672	13,434	13,176	12,912	13,341	102/99***	1.59/2.11***
MINUS TOTAL LIABILITIES	11,375	11,300	11,229	11,162	11,099	11,038	11,278	100/96**	0.61/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	9	6	3	0	-4	-8			
TOTAL NET PORTFOLIO VALUE #	2,648	2,575	2,446	2,272	2,073	1,866	2,063	118.57	6.19

* 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	$9	$383	$795	$235	$103
WARM	277 mo	311 mo	322 mo	301 mo	258 mo
WAC	4.43%	5.66%	6.37%	7.35%	8.99%
Amount of these that is FHA or VA Guaranteed	$0	$1	$10	$3	$1
Securities Backed by Conventional Mortgages	$23	$51	$27	$3	$1
WARM	271 mo	252 mo	320 mo	225 mo	146 mo
Weighted Average Pass-Through Rate	4.37%	5.30%	6.30%	7.20%	9.09%
Securities Backed by FHA or VA Mortgages	$5	$19	$8	$7	$1
WARM	115 mo	251 mo	226 mo	305 mo	152 mo
Weighted Average Pass-Through Rate	4.59%	5.17%	6.21%	7.35%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$115	$619	$648	$298	$156
WAC	4.69%	5.50%	6.40%	7.32%	8.78%
Mortgage Securities	$174	$128	$16	$2	$3
Weighted Average Pass-Through Rate	4.37%	5.24%	6.11%	7.17%	8.33%
WARM (of 15-Year Loans and Securities)	107 mo	141 mo	153 mo	133 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$22	$189	$257	$157	$98
WAC	4.67%	5.55%	6.41%	7.31%	8.94%
Mortgage Securities	$79	$21	$3	$0	$0
Weighted Average Pass-Through Rate	4.23%	5.21%	6.28%	7.46%	9.71%
WARM (of Balloon Loans and Securities)	54 mo	80 mo	89 mo	67 mo	38 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,654**

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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	$6	$16	$0	$7
WAC	1.70%	5.96%	5.92%	5.82%	6.79%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$153	$754	$680	$21	$326
Weighted Average Margin	182 bp	243 bp	261 bp	130 bp	216 bp
WAC	7.30%	6.26%	6.20%	5.58%	6.28%
WARM	152 mo	261 mo	293 mo	174 mo	245 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	35 mo	1 mo	12 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,964**

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	$4	$29	$2	$0	$6
Weighted Average Distance from Lifetime Cap	118 bp	138 bp	153 bp	157 bp	184 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$174	$44	$1	$24
Weighted Average Distance from Lifetime Cap	311 bp	338 bp	344 bp	322 bp	346 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$93	$533	$609	$20	$266
Weighted Average Distance from Lifetime Cap	790 bp	562 bp	588 bp	710 bp	574 bp
Balances Without Lifetime Cap	$41	$23	$41	$1	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$44	$670	$608	$2	$278
Weighted Average Periodic Rate Cap	153 bp	162 bp	227 bp	195 bp	177 bp
Balances Subject to Periodic Rate Floors	$37	$577	$566	$2	$236
MBS Included in ARM Balances	$42	$234	$48	$14	$22

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$104	$456
WARM	59 mo	191 mo
Remaining Term to Full Amortization	264 mo	
Rate Index Code	0	0
Margin	457 bp	409 bp
Reset Frequency	24 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$4	$30
Wghted Average Distance to Lifetime Cap	2 bp	73 bp
Fixed-Rate:		
Balances	$269	$446
WARM	47 mo	130 mo
Remaining Term to Full Amortization	252 mo	
WAC	7.34%	7.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$257	$321
WARM	24 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	7.66%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$267	$274
WARM	132 mo	123 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	163 bp	7.10%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$190	$241
WARM	46 mo	36 mo
Margin in Column 1; WAC in Column 2	475 bp	7.93%
Reset Frequency	12 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$47	$409
WARM	155 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	363 bp	8.29%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$33
Fixed Rate		
Remaining WAL <= 5 Years	$18	$105
Remaining WAL 5-10 Years	$8	$6
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$9	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$46	$143

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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	$79	$350	$283	$75	$38
WARM	176 mo	221 mo	271 mo	195 mo	140 mo
Weighted Average Servicing Fee	28 bp	26 bp	26 bp	21 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	9 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	$93	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	229 mo	330 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	22 bp	28 bp		

Total Balances of Mortgage Loans Serviced for Others **$920**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$462		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$238		
Zero-Coupon Securities	$31	5.29%	19 mo
Government & Agency Securities	$375	4.59%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$751	5.04%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$105	5.08%	59 mo
Memo: Complex Securities (from supplemental reporting)	$630		

Total Cash, Deposits, and Securities **$2,591**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$80
Accrued Interest Receivable	$45
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$10
Valuation Allowances	$49
Unrealized Gains (Losses)	$-9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$16
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$18
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$263
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8
Miscellaneous I	$259
Miscellaneous II	$50

TOTAL ASSETS	**$13,340**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$86
Mortgage-Related Mututal Funds	$152
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$77
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$85
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$1,214	$394	$89	$5
WAC	4.83%	4.37%	4.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,102	$901	$186	$7
WAC	4.93%	4.74%	4.09%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$786	$408	$2
WAC		4.80%	4.22%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$355	$1
WAC			4.91%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,436**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$114	$76	$20
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,728	$1,810	$819
Penalty in Months of Forgone Interest	3.07 mo	5.21 mo	4.89 mo
Balances in New Accounts	$231	$91	$13

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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%	$2	$8	$2	2.50%
3.00 to 3.99%	$9	$73	$12	3.58%
4.00 to 4.99%	$11	$78	$81	4.57%
5.00 to 5.99%	$158	$151	$63	5.34%
6.00 to 6.99%	$1	$5	$7	6.38%
7.00 to 7.99%	$2	$1	$3	7.24%
8.00 to 8.99%	$0	$0	$0	8.49%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$663**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$359
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	$940	1.17%	$28
Money Market Deposit Accounts (MMDAs)	$874	3.11%	$42
Passbook Accounts	$1,343	1.36%	$23
Non-Interest-Bearing Non-Maturity Deposits	$487		$11
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$30	0.08%	
Escrow for Mortgages Serviced for Others	$7	0.17%	
Other Escrows	$13	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,694		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$105		
Miscellaneous II	$19		
TOTAL LIABILITIES	**$11,278**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,062
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,340**

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		$3
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$8
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$11
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$8
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	60	$28
1014	Opt commitment to orig 25- or 30-year FRMs	40	$39
1016	Opt commitment to orig "other" Mortgages	36	$28
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$7
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2074	Commit/sell 25- or 30-yr FRM MBS		$15
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	14	$41
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$10
2214	Firm commit/originate 25- or 30-year FRM loans	15	$34
2216	Firm commit/originate "other" Mortgage loans	15	$19

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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
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$7
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$10
4002	Commit/purchase non-Mortgage financial assets	10	$21
4022	Commit/sell non-Mortgage financial assets		$6
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	88	$96
9512	Adjustable-rate construction loans in process	39	$59

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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		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$8
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	47	$96
220	Variable-rate FHLB advances	24	$62
299	Other variable-rate	7	$19
300	Govt. & agency securities, fixed-coupon securities		$7
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 # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	106	$630	$636	$630	$619	$597	$573	$550
123 - Mortgage Derivatives - M/V estimate	56	$188	$189	$189	$185	$178	$172	$166
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$84	$85	$85	$84	$84	$80	$78
280 - FHLB putable advance-M/V estimate	16	$57	$60	$58	$57	$56	$56	$56
281 - FHLB convertible advance-M/V estimate	15	$68	$72	$69	$68	$67	$67	$66
282 - FHLB callable advance-M/V estimate		$13	$14	$13	$13	$13	$13	$13
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$43	$46	$44	$43	$42	$41	$41
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4	$4	$4	$4	$4	$4	$4