Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 403** **June 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	16,514	-2,406	-13 %	12.52 %	-131 bp
+200 bp	17,771	-1,149	-6 %	13.27 %	-56 bp
+100 bp	18,658	-262	-1 %	13.76 %	-8 bp
0 bp	18,920			13.84 %	
-100 bp	18,782	-137	-1 %	13.68 %	-16 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.84 %	13.62 %	12.53 %
Post-shock NPV Ratio	13.27 %	12.51 %	11.53 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	110 bp	101 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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	Base Case							
	-100 bp	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	16,562	16,337	15,824	15,098	14,283	15,309	106.72	2.26
30-Year Mortgage Securities	2,557	2,519	2,438	2,328	2,206	2,368	106.40	2.37
15-Year Mortgages and MBS	14,758	14,593	14,254	13,827	13,357	13,664	106.80	1.73
Balloon Mortgages and MBS	4,941	4,925	4,898	4,865	4,812	4,497	109.52	0.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,708	1,704	1,691	1,678	1,664	1,644	103.68	0.50
7 Month to 2 Year Reset Frequency	7,660	7,654	7,628	7,569	7,472	7,320	104.56	0.21
2+ to 5 Year Reset Frequency	5,484	5,454	5,404	5,356	5,254	5,210	104.68	0.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	162	161	158	156	153	153	105.20	1.26
2 Month to 5 Year Reset Frequency	1,493	1,480	1,459	1,436	1,410	1,425	103.84	1.14
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,580	4,543	4,483	4,424	4,365	4,455	101.98	1.06
Adjustable-Rate, Fully Amortizing	8,440	8,351	8,243	8,136	8,030	8,239	101.36	1.18
Fixed-Rate, Balloon	5,616	5,466	5,307	5,154	5,008	5,056	108.13	2.83
Fixed-Rate, Fully Amortizing	5,795	5,581	5,367	5,169	4,985	5,031	110.91	3.83
Construction and Land Loans								
Adjustable-Rate	2,930	2,924	2,914	2,903	2,893	2,925	99.95	0.28
Fixed-Rate	2,552	2,516	2,469	2,424	2,381	2,533	99.33	1.64
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,503	4,495	4,481	4,468	4,454	4,484	100.26	0.24
Fixed-Rate	2,633	2,591	2,540	2,491	2,444	2,469	104.93	1.81
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,114	2,092	2,057	2,018	1,974	2,092	100.00	1.37
Accrued Interest Receivable	382	382	382	382	382	382	100.00	0.00
Advance for Taxes/Insurance	36	36	36	36	36	36	100.00	0.00
Float on Escrows on Owned Mortgages	14	28	46	64	79			-57.74
LESS: Value of Servicing on Mortgages Serviced by Others	6	6	8	8	9			-15.47
TOTAL MORTGAGE LOANS AND SECURITIES	**94,914**	**93,827**	**92,072**	**89,973**	**87,633**	**89,292**	**105.08**	**1.51**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,774	2,765	2,753	2,742	2,731	2,768	99.89	0.37
Fixed-Rate	2,832	2,759	2,679	2,604	2,531	2,570	107.34	2.77
Consumer Loans								
Adjustable-Rate	574	573	572	570	569	569	100.74	0.21
Fixed-Rate	3,091	3,055	3,007	2,962	2,918	3,062	99.77	1.37
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-33	-33	-32	-32	-31	-33	0.00	1.47
Accrued Interest Receivable	72	72	72	72	72	72	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,310**	**9,191**	**9,051**	**8,918**	**8,789**	**9,008**	**102.03**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,756	3,756	3,756	3,756	3,756	3,756	100.00	0.00
Equities and All Mutual Funds	334	329	323	318	312	330	99.74	1.60
Zero-Coupon Securities	157	148	140	132	126	125	118.38	5.78
Government and Agency Securities	2,061	1,989	1,917	1,851	1,788	1,907	104.28	3.61
Term Fed Funds, Term Repos	7,284	7,280	7,267	7,254	7,242	7,274	100.09	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,471	1,410	1,351	1,296	1,244	1,371	102.84	4.25
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,158	4,108	4,001	3,853	3,712	4,172	98.47	1.90
Structured Securities (Complex)	4,700	4,631	4,517	4,340	4,136	4,642	99.76	1.98
LESS: Valuation Allowances for Investment Securities	3	3	3	2	2	3	100.00	2.47
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,917**	**23,649**	**23,270**	**22,797**	**22,313**	**23,574**	**100.32**	**1.37**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,172	1,172	1,172	1,172	1,172	1,172	100.00	0.00
Real Estate Held for Investment	72	72	72	72	72	72	100.00	0.00
Investment in Unconsolidated Subsidiaries	37	35	32	30	28	35	100.00	6.80
Office Premises and Equipment	2,195	2,195	2,195	2,195	2,195	2,195	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,476**	**3,474**	**3,472**	**3,469**	**3,467**	**3,474**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	254	305	353	387	406			-16.26
Adjustable-Rate Servicing	5	5	6	6	6			-12.91
Float on Mortgages Serviced for Others	156	190	229	262	288			-19.12
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**414**	**500**	**587**	**655**	**700**			**-17.32**
OTHER ASSETS								
Purchased and Excess Servicing						328		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,126	4,126	4,126	4,126	4,126	4,126	100.00	0.00
Miscellaneous II						556		
Deposit Intangibles								
Retail CD Intangible	95	109	168	191	212			-33.66
Transaction Account Intangible	277	502	777	1,037	1,293			-49.81
MMDA Intangible	375	541	768	970	1,152			-36.30
Passbook Account Intangible	454	699	1,022	1,319	1,617			-40.61
Non-Interest-Bearing Account Intangible	-26	133	284	428	565			-116.83
TOTAL OTHER ASSETS	**5,303**	**6,109**	**7,146**	**8,071**	**8,967**	**5,010**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-82		
TOTAL ASSETS	**137,334**	**136,749**	**135,598**	**133,884**	**131,869**	**130,277**	**105/103*** **	**0.63/1.33*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	36,683	36,648	36,521	36,397	36,276	36,322	100.90	0.22
Fixed-Rate Maturing in 13 Months or More	18,606	18,218	17,764	17,334	16,931	17,188	105.99	2.31
Variable-Rate	779	777	775	772	770	772	100.71	0.25
Demand								
Transaction Accounts	10,996	10,996	10,996	10,996	10,996	10,996	100/95*	0.00/2.38*
MMDAs	15,246	15,246	15,246	15,246	15,246	15,246	100/96*	0.00/1.33*
Passbook Accounts	13,676	13,676	13,676	13,676	13,676	13,676	100/95*	0.00/2.19*
Non-Interest-Bearing Accounts	6,408	6,408	6,408	6,408	6,408	6,408	100/98*	0.00/2.47*
TOTAL DEPOSITS	**102,393**	**101,968**	**101,386**	**100,828**	**100,303**	**100,607**	**101/99***	**0.49/1.43***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,645	5,588	5,530	5,473	5,418	5,457	102.40	1.03
Fixed-Rate Maturing in 37 Months or More	2,584	2,455	2,335	2,222	2,117	2,272	108.06	5.06
Variable-Rate	706	705	705	704	703	699	100.85	0.11
TOTAL BORROWINGS	**8,935**	**8,748**	**8,570**	**8,399**	**8,237**	**8,429**	**103.80**	**2.09**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	599	599	599	599	599	599	100.00	0.00
Other Escrow Accounts	115	111	108	105	102	120	93.09	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,518	1,518	1,518	1,518	1,518	1,518	100.00	0.00
Miscellaneous II	0	0	0	0	0	61		
TOTAL OTHER LIABILITIES	**2,232**	**2,228**	**2,225**	**2,222**	**2,219**	**2,298**	**96.97**	**0.16**
Other Liabilities not Included Above								
Self-Valued	5,105	5,005	4,888	4,794	4,723	4,693	106.64	2.17
Unamortized Yield Adjustments						6		
TOTAL LIABILITIES	**118,665**	**117,950**	**117,068**	**116,243**	**115,481**	**116,032**	**102/100****	**0.68/1.48****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	42	27	-6	-46	-88			
ARMs	5	5	4	3	0			
Other Mortgages	-1	0	0	-4	-9			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	44	34	13	-11	-38			
Sell Mortgages and MBS	-57	-30	21	80	141			
Purchase Non-Mortgage Items	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-1	0	1	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-12	-7	-2	3	7			
Pay Floating, Receive Fixed Swaps	1	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	1			
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	1	-1	-6	-11	-16			
Self-Valued	88	93	107	120	133			
TOTAL OFF-BALANCE-SHEET POSITIONS	**114**	**121**	**128**	**130**	**127**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	137,334	136,749	135,598	133,884	131,869	130,277	105/103***	0.63/1.33***
MINUS TOTAL LIABILITIES	118,665	117,950	117,068	116,243	115,481	116,032	102/100**	0.68/1.48**
PLUS OFF-BALANCE-SHEET POSITIONS	114	121	128	130	127			
TOTAL NET PORTFOLIO VALUE #	18,782	18,920	18,658	17,771	16,514	14,245	132.82	0.33

* 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	$1,523	$7,378	$5,067	$1,038	$303
WARM	336 mo	315 mo	311 mo	284 mo	233 mo
WAC	4.69%	5.47%	6.33%	7.29%	8.97%
Amount of these that is FHA or VA Guaranteed	$197	$250	$51	$38	$36
Securities Backed by Conventional Mortgages	$530	$827	$217	$27	$5
WARM	275 mo	275 mo	292 mo	268 mo	155 mo
Weighted Average Pass-Through Rate	4.34%	5.26%	6.13%	7.27%	8.52%
Securities Backed by FHA or VA Mortgages	$153	$420	$177	$8	$3
WARM	293 mo	294 mo	323 mo	248 mo	155 mo
Weighted Average Pass-Through Rate	4.39%	5.15%	6.13%	7.12%	8.71%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,795	$4,326	$2,267	$857	$371
WAC	4.59%	5.41%	6.38%	7.33%	8.92%
Mortgage Securities	$1,566	$1,275	$195	$11	$1
Weighted Average Pass-Through Rate	4.20%	5.17%	6.11%	7.13%	8.98%
WARM (of 15-Year Loans and Securities)	136 mo	141 mo	136 mo	108 mo	83 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$394	$1,164	$1,440	$720	$378
WAC	4.31%	5.45%	6.40%	7.32%	10.58%
Mortgage Securities	$171	$199	$30	$3	$0
Weighted Average Pass-Through Rate	4.18%	5.39%	6.12%	7.11%	8.65%
WARM (of Balloon Loans and Securities)	63 mo	73 mo	54 mo	47 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$35,838**

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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	$5	$96	$56	$0	$4
WAC	5.22%	4.37%	5.63%	0.00%	5.26%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,639	$7,223	$5,154	$153	$1,421
Weighted Average Margin	165 bp	269 bp	267 bp	249 bp	275 bp
WAC	4.20%	4.64%	5.68%	3.57%	5.27%
WARM	195 mo	275 mo	298 mo	313 mo	271 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	40 mo	6 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$15,752**

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	$17	$163	$143	$19	$1
Weighted Average Distance from Lifetime Cap	154 bp	127 bp	130 bp	87 bp	132 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$54	$193	$139	$0	$107
Weighted Average Distance from Lifetime Cap	319 bp	345 bp	342 bp	350 bp	383 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,015	$6,769	$4,631	$131	$1,266
Weighted Average Distance from Lifetime Cap	988 bp	678 bp	608 bp	719 bp	659 bp
Balances Without Lifetime Cap	$557	$194	$297	$3	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$512	$6,708	$4,521	$13	$1,228
Weighted Average Periodic Rate Cap	190 bp	197 bp	222 bp	169 bp	163 bp
Balances Subject to Periodic Rate Floors	$396	$5,775	$3,837	$11	$938
MBS Included in ARM Balances	$463	$1,312	$646	$23	$71

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,455	$8,239
WARM	86 mo	198 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	223 bp	251 bp
Reset Frequency	32 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$133	$183
Wghted Average Distance to Lifetime Cap	74 bp	111 bp
Fixed-Rate:		
Balances	$5,056	$5,031
WARM	43 mo	104 mo
Remaining Term to Full Amortization	253 mo	
WAC	6.56%	6.59%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,925	$2,533
WARM	26 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	156 bp	6.38%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,484	$2,469
WARM	122 mo	110 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	162 bp	6.75%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,768	$2,570
WARM	37 mo	41 mo
Margin in Column 1; WAC in Column 2	136 bp	6.50%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$569	$3,062
WARM	70 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	454 bp	7.88%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$99	$504
Fixed Rate		
Remaining WAL <= 5 Years	$463	$2,745
Remaining WAL 5-10 Years	$36	$140
Remaining WAL Over 10 Years	$73	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$66
CMO Residuals:		
Fixed Rate	$27	$3
Floating Rate	$20	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.25%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$718	$3,458

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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	$10,020	$16,620	$7,375	$985	$342
WARM	230 mo	273 mo	282 mo	250 mo	164 mo
Weighted Average Servicing Fee	27 bp	30 bp	33 bp	39 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	275 loans
FHA/VA	30 loans
Subserviced by Others	6 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$508	$610
WARM (in months)	251 mo	53 mo
Weighted Average Servicing Fee	36 bp	28 bp

Total # of Adjustable-Rate Loans Serviced	7 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$36,459**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,756		
Equity Securities Carried at Fair Value	$329		
Zero-Coupon Securities	$125	4.05%	65 mo
Government & Agency Securities	$1,907	2.80%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,274	0.41%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,371	4.22%	64 mo
Memo: Complex Securities (from supplemental reporting)	$4,642		

Total Cash, Deposits, and Securities	**$19,404**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,303
Accrued Interest Receivable	$382
Advances for Taxes and Insurance	$36
Less: Unamortized Yield Adjustments	$269
Valuation Allowances	$1,211
Unrealized Gains (Losses)	$134

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$254
Accrued Interest Receivable	$72
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$287
Unrealized Gains (Losses)	$6

OTHER ITEMS	
Real Estate Held for Investment	$72
Repossessed Assets	$1,172
Equity Investments Not Carried at Fair Value	$35
Office Premises and Equipment	
	$2,195
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$42
Valuation Allowances	$0
	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$328
Miscellaneous I	
Miscellaneous II	$4,126
	$556
TOTAL ASSETS	**$130,280**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$175
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$61
Mortgage-Related Mututal Funds	$267
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,309
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$1,400
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$95

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $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	$8,973	$2,965	$526	$117
WAC	1.44%	2.92%	4.53%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,051	$8,596	$1,211	$248
WAC	1.43%	2.40%	4.69%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,893	$3,780	$98
WAC		2.27%	4.35%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,515	$29
WAC			3.28%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$53,510**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,217	$1,235	$701
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,861	$17,298	$8,173
Penalty in Months of Forgone Interest	3.12 mo	5.64 mo	5.71 mo
Balances in New Accounts	$1,249	$1,184	$404

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$941	$1,119	$623	1.60%
3.00 to 3.99%	$220	$1,160	$639	3.51%
4.00 to 4.99%	$168	$1,169	$533	4.52%
5.00 to 5.99%	$55	$567	$424	5.31%
6.00 to 6.99%	$27	$26	$24	6.37%
7.00 to 7.99%	$2	$4	$19	7.33%
8.00 to 8.99%	$0	$0	$9	8.23%
9.00 and Above	$0	$0	$1	10.12%
WARM	1 mo	17 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$7,729**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,229
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	$10,996	0.60%	$467
Money Market Deposit Accounts (MMDAs)	$15,246	0.91%	$608
Passbook Accounts	$13,676	0.67%	$316
Non-Interest-Bearing Non-Maturity Deposits	$6,408		$193
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$281	0.20%	
Escrow for Mortgages Serviced for Others	$318	0.03%	
Other Escrows	$120	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$47,044		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$7		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,518		
Miscellaneous II	$61		
TOTAL LIABILITIES	**$116,096**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$14,181
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$130,280**

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		$14
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	35	$75
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	50	$49
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	30	$19
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	141	$305
1014	Opt commitment to orig 25- or 30-year FRMs	139	$605
1016	Opt commitment to orig "other" Mortgages	96	$234
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		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
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	42	$83
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	56	$317
2036	Commit/sell "other" Mortgage loans, svc retained	7	$43
2074	Commit/sell 25- or 30-yr FRM MBS		$22
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$22
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$138
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$6

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
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	25	$52
2134	Commit/sell 25- or 30-yr FRM loans, svc released	52	$443
2136	Commit/sell "other" Mortgage loans, svc released		$16
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	12	$62
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	49	$97
2214	Firm commit/originate 25- or 30-year FRM loans	58	$230
2216	Firm commit/originate "other" Mortgage loans	35	$77
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$19
3034	Option to sell 25- or 30-year FRMs		$42
3054	Short option to purchase 25- or 30-yr FRMs		$5
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$5
3074	Short option to sell 25- or 30-yr FRMs		$40
4002	Commit/purchase non-Mortgage financial assets	39	$93
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$12
5004	IR swap: pay fixed, receive 3-month LIBOR		$133
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6004	Interest rate Cap based on 3-month LIBOR		$10

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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
9502	Fixed-rate construction loans in process	178	$469
9512	Adjustable-rate construction loans in process	120	$263

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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		$37
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$233
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		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$85
120	Other investment securities, fixed-coupon securities	6	$29
122	Other investment securities, floating-rate securities		$15
125	Multi/nonres mtg loans; fixed-rate, Balloon		$56
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$92
130	Construction and land loans (adj-rate)		$28
140	Second Mortgages (adj-rate)		$16
150	Commercial loans (adj-rate)		$69
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$6
184	Consumer loans; mobile home loans		$46
185	Consumer loans; credit cards		$31
187	Consumer loans; recreational vehicles		$40
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	116	$813
220	Variable-rate FHLB advances	29	$382
299	Other variable-rate	26	$341
300	Govt. & agency securities, fixed-coupon securities		$15
302	Govt. & agency securities, floating-rate securities		$21

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	218	$4,642	$4,700	$4,631	$4,517	$4,340	$4,136
123 - Mortgage Derivatives - M/V estimate	179	$4,172	$4,158	$4,108	$4,001	$3,853	$3,712
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$188	$188	$187	$185	$184	$183
280 - FHLB putable advance-M/V estimate	78	$1,796	$1,989	$1,933	$1,880	$1,837	$1,804
281 - FHLB convertible advance-M/V estimate	69	$1,702	$1,812	$1,795	$1,760	$1,733	$1,711
282 - FHLB callable advance-M/V estimate	10	$284	$318	$309	$301	$296	$291
283 - FHLB periodic floor floating rate advance-M/V Estimates		$15	$15	$15	$15	$15	$15
289 - Other FHLB structured advances - M/V estimate	13	$411	$441	$433	$424	$416	$413
290 - Other structured borrowings - M/V estimate	19	$485	$531	$520	$508	$498	$490
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$65	$88	$93	$107	$120	$133