Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 170** **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	24,373	-429	-2 %	14.38 %	+8 bp
+200 bp	24,989	187	+1 %	14.59 %	+29 bp
+100 bp	25,130	328	+1 %	14.56 %	+27 bp
0 bp	24,802			14.30 %	
-100 bp	24,190	-611	-2 %	13.92 %	-38 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	14.30 %	15.42 %	9.84 %
Post-shock NPV Ratio	13.92 %	15.04 %	9.29 %
Sensitivity Measure: Decline in NPV Ratio	38 bp	38 bp	55 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	22,641	22,471	22,137	21,624	20,930	20,985	107.08	1.12
30-Year Mortgage Securities	6,291	6,189	6,017	5,804	5,554	5,965	103.75	2.21
15-Year Mortgages and MBS	9,263	9,143	8,925	8,661	8,374	8,658	105.60	1.84
Balloon Mortgages and MBS	5,316	5,285	5,222	5,141	5,041	4,934	107.10	0.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,011	2,003	1,988	1,974	1,955	1,971	101.65	0.57
7 Month to 2 Year Reset Frequency	9,944	9,893	9,822	9,730	9,587	9,632	102.71	0.62
2+ to 5 Year Reset Frequency	9,492	9,425	9,319	9,187	8,951	9,042	104.24	0.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,482	2,462	2,430	2,394	2,353	2,350	104.76	1.05
2 Month to 5 Year Reset Frequency	1,227	1,215	1,196	1,176	1,153	1,172	103.64	1.29
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,740	1,730	1,717	1,704	1,691	1,721	100.56	0.64
Adjustable-Rate, Fully Amortizing	6,868	6,840	6,801	6,762	6,723	6,784	100.84	0.49
Fixed-Rate, Balloon	3,222	3,129	3,037	2,949	2,864	2,949	106.08	2.96
Fixed-Rate, Fully Amortizing	4,618	4,471	4,326	4,189	4,059	4,138	108.04	3.26
Construction and Land Loans								
Adjustable-Rate	4,278	4,272	4,259	4,247	4,235	4,269	100.05	0.22
Fixed-Rate	2,303	2,268	2,228	2,189	2,151	2,250	100.78	1.65
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,849	9,831	9,804	9,778	9,752	9,803	100.29	0.23
Fixed-Rate	3,532	3,471	3,405	3,341	3,279	3,261	106.46	1.84
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,938	5,887	5,807	5,704	5,582	5,887	100.00	1.11
Accrued Interest Receivable	537	537	537	537	537	537	100.00	0.00
Advance for Taxes/Insurance	158	158	158	158	158	158	100.00	0.00
Float on Escrows on Owned Mortgages	35	64	103	138	169			-52.70
LESS: Value of Servicing on Mortgages Serviced by Others	-4	-10	-19	-27	-35			-74.56
TOTAL MORTGAGE LOANS AND SECURITIES	**111,747**	**110,754**	**109,256**	**107,412**	**105,133**	**106,466**	**104.03**	**1.12**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,922	2,915	2,906	2,896	2,887	2,915	100.00	0.28
Fixed-Rate	2,022	1,949	1,879	1,812	1,749	1,776	109.78	3.67
Consumer Loans								
Adjustable-Rate	4,683	4,681	4,676	4,671	4,666	4,683	99.97	0.07
Fixed-Rate	6,956	6,845	6,730	6,622	6,520	6,807	100.55	1.65
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-500	-496	-492	-488	-484	-496	0.00	0.81
Accrued Interest Receivable	283	283	283	283	283	283	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,366**	**16,178**	**15,983**	**15,797**	**15,621**	**15,968**	**101.31**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,539	6,539	6,539	6,539	6,539	6,539	100.00	0.00
Equities and All Mutual Funds	100	97	94	91	89	99	97.97	3.00
Zero-Coupon Securities	2,860	2,853	2,844	2,836	2,828	2,841	100.40	0.28
Government and Agency Securities	4,071	3,921	3,777	3,640	3,510	3,786	103.59	3.75
Term Fed Funds, Term Repos	9,578	9,577	9,567	9,557	9,547	9,571	100.06	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	479	454	431	410	392	454	99.90	5.27
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,248	6,095	5,848	5,611	5,451	6,137	99.31	3.28
Structured Securities (Complex)	1,926	1,895	1,829	1,756	1,685	1,923	98.56	2.57
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,802**	**31,431**	**30,929**	**30,441**	**30,040**	**31,351**	**100.26**	**1.39**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,197	1,197	1,197	1,197	1,197	1,197	100.00	0.00
Real Estate Held for Investment	34	34	34	34	34	34	100.00	0.00
Investment in Unconsolidated Subsidiaries	42	40	37	34	31	40	100.00	6.80
Office Premises and Equipment	1,407	1,407	1,407	1,407	1,407	1,407	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,680**	**2,677**	**2,674**	**2,672**	**2,669**	**2,677**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	222	273	324	359	374			-18.61
Adjustable-Rate Servicing	64	64	77	92	92			-10.01
Float on Mortgages Serviced for Others	118	134	155	172	184			-13.45
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**405**	**471**	**555**	**623**	**651**			**-15.97**
OTHER ASSETS								
Purchased and Excess Servicing						499		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,647	8,647	8,647	8,647	8,647	8,647	100.00	0.00
Miscellaneous II						2,453		
Deposit Intangibles								
Retail CD Intangible	46	54	75	85	95			-26.81
Transaction Account Intangible	279	467	666	853	1,040			-41.41
MMDA Intangible	1,564	2,259	3,003	3,732	4,435			-31.86
Passbook Account Intangible	234	355	487	611	732			-35.64
Non-Interest-Bearing Account Intangible	36	153	266	373	475			-75.08
TOTAL OTHER ASSETS	**10,805**	**11,935**	**13,143**	**14,300**	**15,423**	**11,599**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,805		
TOTAL ASSETS	**173,805**	**173,446**	**172,540**	**171,245**	**169,537**	**162,256**	**107/105*** **	**0.36/1.06*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	29,863	29,833	29,736	29,640	29,548	29,488	101.17	0.21
Fixed-Rate Maturing in 13 Months or More	9,192	8,988	8,784	8,595	8,422	8,453	106.32	2.27
Variable-Rate	66	66	66	66	66	66	100.24	0.04
Demand								
Transaction Accounts	8,167	8,167	8,167	8,167	8,167	8,167	100/94*	0.00/2.51*
MMDAs	55,890	55,890	55,890	55,890	55,890	55,890	100/96*	0.00/1.34*
Passbook Accounts	5,769	5,769	5,769	5,769	5,769	5,769	100/94*	0.00/2.34*
Non-Interest-Bearing Accounts	4,887	4,887	4,887	4,887	4,887	4,887	100/97*	0.00/2.43*
TOTAL DEPOSITS	**113,835**	**113,601**	**113,300**	**113,016**	**112,750**	**112,721**	**101/98***	**0.24/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	12,365	12,282	12,194	12,108	12,023	12,015	102.21	0.70
Fixed-Rate Maturing in 37 Months or More	11,395	10,777	10,199	9,658	9,152	9,783	110.16	5.55
Variable-Rate	4,528	4,520	4,509	4,497	4,486	4,464	101.26	0.21
TOTAL BORROWINGS	**28,288**	**27,578**	**26,902**	**26,263**	**25,661**	**26,263**	**105.01**	**2.51**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	633	633	633	633	633	633	100.00	0.00
Other Escrow Accounts	35	34	33	32	31	37	91.70	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,800	1,800	1,800	1,800	1,800	1,800	100.00	0.00
Miscellaneous II	0	0	0	0	0	276		
TOTAL OTHER LIABILITIES	**2,468**	**2,467**	**2,466**	**2,465**	**2,464**	**2,746**	**89.84**	**0.04**
Other Liabilities not Included Above								
Self-Valued	4,638	4,801	4,731	4,682	4,639	4,595	104.48	-0.92
Unamortized Yield Adjustments						143		
TOTAL LIABILITIES	**149,228**	**148,447**	**147,399**	**146,426**	**145,514**	**146,467**	**101/99****	**0.62/1.43****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	12	7	-2	-13	-25			
ARMs	1	1	1	0	-1			
Other Mortgages	0	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	40	-26	-113	-205	-293			
Sell Mortgages and MBS	-62	-16	58	143	227			
Purchase Non-Mortgage Items	11	0	-10	-20	-29			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-512	-268	-50	148	329			
Pay Floating, Receive Fixed Swaps	9	6	3	0	-2			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	12	27	42			
Interest-Rate Caps	12	22	36	55	82			
Interest-Rate Floors	74	53	40	31	24			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-3	-8	-13	-17			
Self-Valued	29	26	22	17	17			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-386**	**-197**	**-11**	**170**	**351**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	173,805	173,446	172,540	171,245	169,537	162,256	107/105***	0.36/1.06***
MINUS TOTAL LIABILITIES	149,228	148,447	147,399	146,426	145,514	146,467	101/99**	0.62/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	-386	-197	-11	170	351			
TOTAL NET PORTFOLIO VALUE #	24,190	24,802	25,130	24,989	24,373	15,789	157.09	-1.89

* 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	$751	$4,636	$8,240	$4,097	$3,261
WARM	349 mo	316 mo	318 mo	314 mo	304 mo
WAC	4.25%	5.56%	6.46%	7.44%	8.92%
Amount of these that is FHA or VA Guaranteed	$25	$111	$57	$77	$48
Securities Backed by Conventional Mortgages	$1,731	$2,195	$1,466	$55	$2
WARM	324 mo	325 mo	340 mo	342 mo	187 mo
Weighted Average Pass-Through Rate	4.24%	5.12%	6.47%	7.02%	8.49%
Securities Backed by FHA or VA Mortgages	$131	$299	$81	$5	$1
WARM	291 mo	299 mo	285 mo	163 mo	118 mo
Weighted Average Pass-Through Rate	3.08%	5.15%	6.12%	7.25%	8.71%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$728	$1,742	$2,273	$1,229	$816
WAC	4.44%	5.49%	6.45%	7.40%	9.10%
Mortgage Securities	$998	$805	$62	$3	$1
Weighted Average Pass-Through Rate	4.35%	5.25%	6.05%	7.34%	9.16%
WARM (of 15-Year Loans and Securities)	153 mo	144 mo	146 mo	129 mo	128 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$146	$1,162	$2,391	$554	$428
WAC	3.79%	5.58%	6.40%	7.34%	10.37%
Mortgage Securities	$179	$70	$5	$0	$0
Weighted Average Pass-Through Rate	4.16%	5.54%	6.37%	7.12%	8.00%
WARM (of Balloon Loans and Securities)	79 mo	94 mo	134 mo	61 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$40,542**

AGGREGATE SCHEDULE CMR REPORT

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	$16	$1,160	$11	$0	$1
WAC	6.00%	6.00%	6.35%	0.00%	5.37%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,954	$8,472	$9,031	$2,350	$1,171
Weighted Average Margin	204 bp	256 bp	251 bp	321 bp	302 bp
WAC	4.26%	5.19%	5.94%	4.19%	6.21%
WARM	222 mo	294 mo	324 mo	356 mo	295 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	38 mo	6 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$24,167**

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	$49	$237	$547	$1	$31
Weighted Average Distance from Lifetime Cap	103 bp	167 bp	197 bp	142 bp	109 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$49	$279	$128	$6	$414
Weighted Average Distance from Lifetime Cap	327 bp	318 bp	314 bp	370 bp	324 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,694	$9,037	$8,246	$2,167	$685
Weighted Average Distance from Lifetime Cap	831 bp	584 bp	544 bp	595 bp	603 bp
Balances Without Lifetime Cap	$178	$79	$121	$177	$42
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,102	$8,134	$7,578	$150	$598
Weighted Average Periodic Rate Cap	235 bp	210 bp	204 bp	799 bp	188 bp
Balances Subject to Periodic Rate Floors	$1,148	$7,884	$7,508	$150	$565
MBS Included in ARM Balances	$177	$458	$199	$101	$6

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,721	$6,784
WARM	49 mo	81 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	152 bp	190 bp
Reset Frequency	14 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$111	$139
Wghted Average Distance to Lifetime Cap	71 bp	41 bp
Fixed-Rate:		
Balances	$2,949	$4,138
WARM	44 mo	87 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.67%	6.52%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,269	$2,250
WARM	20 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	6.58%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,803	$3,261
WARM	211 mo	101 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	7.78%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,915	$1,776
WARM	38 mo	53 mo
Margin in Column 1; WAC in Column 2	145 bp	6.51%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,683	$6,807
WARM	17 mo	94 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	322 bp	15.23%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$252	$1,844
Fixed Rate		
Remaining WAL <= 5 Years	$274	$3,170
Remaining WAL 5-10 Years	$179	$315
Remaining WAL Over 10 Years	$156	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$24	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$6	$1
WAC	5.55%	3.40%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$891	$5,331

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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	$9,540	$10,599	$10,025	$3,946	$1,147
WARM	292 mo	283 mo	283 mo	273 mo	191 mo
Weighted Average Servicing Fee	29 bp	31 bp	33 bp	37 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	221 loans				
FHA/VA	76 loans				
Subserviced by Others	15 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$11,392	$239	Total # of Adjustable-Rate Loans Serviced	81 loans
WARM (in months)	293 mo	350 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	33 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others	**$46,888**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,539		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$97		
Zero-Coupon Securities	$2,841	0.15%	3 mo
Government & Agency Securities	$3,786	2.76%	49 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,571	0.35%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$454	4.45%	93 mo
Memo: Complex Securities (from supplemental reporting)	$1,923		

Total Cash, Deposits, and Securities	**$25,212**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,468
Accrued Interest Receivable	$537
Advances for Taxes and Insurance	$158
Less: Unamortized Yield Adjustments	$5,642
Valuation Allowances	$2,581
Unrealized Gains (Losses)	$32

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$306
Accrued Interest Receivable	$283
Less: Unamortized Yield Adjustments	$186
Valuation Allowances	$802
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$34
Repossessed Assets	$1,197
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$40
Office Premises and Equipment	$1,407
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$499
Miscellaneous I	$8,647
Miscellaneous II	$2,453
TOTAL ASSETS	**$162,340**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$22
Mortgage-Related Mututal Funds	$75
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$22,034
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$18,171
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,357

AGGREGATE SCHEDULE CMR REPORT

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	$8,478	$2,821	$368	$324
WAC	2.43%	4.25%	4.09%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,101	$4,576	$1,145	$234
WAC	2.11%	3.47%	4.14%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$4,480	$2,379	$50
WAC		2.99%	4.87%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,594	$14
WAC			3.93%	
WARM			52 mo	

Total Fixed-Rate, Fixed Maturity Deposits: $37,941

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,468	$1,764	$1,330
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,968	$10,253	$3,874
Penalty in Months of Forgone Interest	3.24 mo	5.70 mo	9.19 mo
Balances in New Accounts	$2,434	$908	$163

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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%	$4,679	$855	$210	0.69%
3.00 to 3.99%	$90	$560	$1,110	3.57%
4.00 to 4.99%	$589	$4,047	$5,857	4.72%
5.00 to 5.99%	$10	$1,143	$2,580	5.37%
6.00 to 6.99%	$0	$35	$10	6.16%
7.00 to 7.99%	$0	$6	$4	7.33%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$12	9.50%
WARM	1 mo	15 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$21,799**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,125
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	$8,167	0.79%	$447
Money Market Deposit Accounts (MMDAs)	$55,890	0.51%	$1,911
Passbook Accounts	$5,769	1.21%	$214
Non-Interest-Bearing Non-Maturity Deposits	$4,887		$221
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$520	0.02%	
Escrow for Mortgages Serviced for Others	$113	0.01%	
Other Escrows	$37	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$75,384		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$75		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$68		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,800		
Miscellaneous II	$276		
TOTAL LIABILITIES	**$146,467**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$26
EQUITY CAPITAL	$15,848
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$162,341**

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		$1
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	14	$46
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$10
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	34	$51
1014	Opt commitment to orig 25- or 30-year FRMs	37	$254
1016	Opt commitment to orig "other" Mortgages	25	$58
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
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		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$22
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$59
2016	Commit/purchase "other" Mortgage loans, 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		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$121
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$500
2036	Commit/sell "other" Mortgage loans, svc retained		$161
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$14
2054	Commit/purchase 25- to 30-year FRM MBS		$983
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$16
2074	Commit/sell 25- or 30-yr FRM MBS		$631
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$59
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$16
2134	Commit/sell 25- or 30-yr FRM loans, svc released	17	$272
2136	Commit/sell "other" Mortgage loans, svc released		$4

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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		$2
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$25
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$121
2214	Firm commit/originate 25- or 30-year FRM loans	12	$561
2216	Firm commit/originate "other" Mortgage loans	10	$40
3032	Option to sell 10-, 15-, or 20-year FRMs		$11
3034	Option to sell 25- or 30-year FRMs		$287
3036	Option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	16	$328
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$379
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$2,907
5024	IR swap: pay 1-month LIBOR, receive fixed		$4
5026	IR swap: pay 3-month LIBOR, receive fixed		$61
6002	Interest rate Cap based on 1-month LIBOR		$865
6004	Interest rate Cap based on 3-month LIBOR		$3,165
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	72	$227
9512	Adjustable-rate construction loans in process	48	$358

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$4
120	Other investment securities, fixed-coupon securities		$19
122	Other investment securities, floating-rate securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$12
130	Construction and land loans (adj-rate)		$12
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$1
183	Consumer loans; auto loans and leases		$1
187	Consumer loans; recreational vehicles		$1,346
189	Consumer loans; other		$366
200	Variable-rate, fixed-maturity CDs	30	$66
220	Variable-rate FHLB advances	13	$553
299	Other variable-rate	12	$3,910
300	Govt. & agency securities, fixed-coupon securities		$15

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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	75	$1,923	$1,926	$1,895	$1,829	$1,756	$1,685
123 - Mortgage Derivatives - M/V estimate	62	$6,137	$6,248	$6,095	$5,848	$5,611	$5,451
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$35	$34	$33	$31	$30	$29
280 - FHLB putable advance-M/V estimate	16	$841	$882	$892	$873	$856	$840
281 - FHLB convertible advance-M/V estimate	39	$3,136	$3,106	$3,254	$3,219	$3,195	$3,177
282 - FHLB callable advance-M/V estimate		$111	$121	$120	$117	$114	$112
289 - Other FHLB structured advances - M/V estimate	6	$276	$274	$288	$282	$281	$278
290 - Other structured borrowings - M/V estimate	6	$232	$255	$247	$241	$236	$232
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$44	$29	$26	$22	$17	$17