Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 72** | **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	4,327	-1,838	-30 %	9.05 %	-312 bp
+200 bp	5,017	-1,148	-19 %	10.28 %	-189 bp
+100 bp	5,644	-520	-8 %	11.34 %	-83 bp
0 bp	6,164			12.17 %	
-100 bp	6,479	314	+5 %	12.62 %	+45 bp
-200 bp	6,594	429	+7 %	12.74 %	+57 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	12.17 %	11.64 %	11.88 %
Post-shock NPV Ratio	10.28 %	10.17 %	9.64 %
Sensitivity Measure: Decline in NPV Ratio	189 bp	148 bp	224 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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	9,923	9,730	9,385	8,955	8,500	8,053	9,634	97.42	4.13
30-Year Mortgage Securities	154	151	145	139	132	125	149	97.38	4.15
15-Year Mortgages and MBS	3,813	3,709	3,584	3,451	3,317	3,186	3,660	97.92	3.60
Balloon Mortgages and MBS	1,247	1,223	1,197	1,167	1,133	1,097	1,213	98.67	2.37
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	352	348	345	341	337	333	316	108.97	1.07
7 Month to 2 Year Reset Frequency	6,246	6,193	6,145	6,065	5,968	5,840	6,133	100.18	1.04
2+ to 5 Year Reset Frequency	6,419	6,329	6,229	6,050	5,829	5,576	6,249	99.69	2.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	3	3	3	3	3	3	3	99.79	1.00
2 Month to 5 Year Reset Frequency	189	186	183	179	174	170	188	97.24	1.98
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	939	924	910	896	883	869	924	98.52	1.53
Adjustable-Rate, Fully Amortizing	1,685	1,668	1,650	1,633	1,615	1,597	1,660	99.41	1.05
Fixed-Rate, Balloon	668	639	611	586	561	538	613	99.75	4.37
Fixed-Rate, Fully Amortizing	813	777	744	713	684	657	748	99.39	4.32
Construction and Land Loans									
Adjustable-Rate	3,681	3,671	3,661	3,651	3,641	3,631	3,657	100.10	0.28
Fixed-Rate	630	620	610	600	591	582	623	97.80	1.59
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,158	3,148	3,139	3,130	3,122	3,113	3,140	99.98	0.29
Fixed-Rate	1,250	1,223	1,197	1,172	1,148	1,125	1,191	100.48	2.12
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	385	380	373	364	353	343	373	100.00	2.18
Accrued Interest Receivable	200	200	200	200	200	200	200	100.00	0.00
Advance for Taxes/Insurance	21	21	21	21	21	21	21	100.00	0.00
Float on Escrows on Owned Mortgages	10	18	26	33	38	43			-29.11
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1	1			-9.65
TOTAL MORTGAGE LOANS AND SECURITIES	**41,785**	**41,160**	**40,357**	**39,347**	**38,250**	**37,103**	**40,696**	**99.17**	**2.25**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	861	857	853	850	846	842	851	100.20	0.44
Fixed-Rate	383	368	354	341	329	317	370	95.76	3.83
Consumer Loans									
Adjustable-Rate	110	109	109	109	109	108	110	99.06	0.25
Fixed-Rate	449	443	438	432	427	422	444	98.59	1.27
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-18	-17	-17	-17	-17	-16	-17	0.00	1.45
Accrued Interest Receivable	21	21	21	21	21	21	21	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,806**	**1,782**	**1,759**	**1,736**	**1,715**	**1,694**	**1,780**	**98.81**	**1.30**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,843	1,843	1,843	1,843	1,843	1,843	1,843	100.00	0.00
Equities and All Mutual Funds	172	167	162	157	152	147	163	99.77	3.04
Zero-Coupon Securities	2	2	2	2	1	1	2	102.92	7.89
Government and Agency Securities	435	430	424	419	414	409	428	99.24	1.24
Term Fed Funds, Term Repos	952	951	950	949	948	946	949	100.05	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	289	279	270	262	254	246	270	100.08	3.24
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,088	1,084	1,063	1,033	1,001	970	1,082	98.27	2.43
Structured Securities (Complex)	542	534	524	508	491	475	526	99.49	2.55
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,323**	**5,290**	**5,238**	**5,171**	**5,104**	**5,038**	**5,262**	**99.54**	**1.14**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	114	114	114	114	114	114	114	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	13	12	11	10	10	9	11	100.00	6.80
Office Premises and Equipment	409	409	409	409	409	409	409	100.00	0.00
TOTAL REAL ASSETS, ETC.	**540**	**539**	**538**	**538**	**537**	**536**	**538**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	106	137	161	171	174	172			-10.49
Adjustable-Rate Servicing	13	13	15	16	16	16			-10.88
Float on Mortgages Serviced for Others	74	91	108	122	132	140			-14.34
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**192**	**241**	**283**	**309**	**322**	**329**			**-11.98**
OTHER ASSETS									
Purchased and Excess Servicing							179		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,090	1,090	1,090	1,090	1,090	1,090	1,090	100.00	0.00
Miscellaneous II							309		
Deposit Intangibles									
Retail CD Intangible	45	49	54	60	66	72			-9.71
Transaction Account Intangible	299	390	450	499	549	597			-12.14
MMDA Intangible	284	327	366	410	472	555			-11.37
Passbook Account Intangible	333	395	435	514	593	665			-13.71
Non-Interest-Bearing Account Intangible	54	74	93	112	129	146			-19.96
TOTAL OTHER ASSETS	**2,105**	**2,325**	**2,489**	**2,684**	**2,898**	**3,125**	**1,578**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-86		
TOTAL ASSETS	**51,752**	**51,337**	**50,664**	**49,785**	**48,825**	**47,824**	**49,768**	**102/99*** **	**1.53/1.94*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	18,285	18,223	18,163	18,103	18,044	17,986	18,179	99.91	0.33
Fixed-Rate Maturing in 13 Months or More	5,410	5,276	5,148	5,025	4,907	4,794	5,141	100.14	2.44
Variable-Rate	206	205	205	205	205	205	205	99.96	0.08
Demand									
Transaction Accounts	3,687	3,687	3,687	3,687	3,687	3,687	3,687	100/88*	0.00/1.69*
MMDAs	5,486	5,486	5,486	5,486	5,486	5,486	5,486	100/93*	0.00/0.81*
Passbook Accounts	3,793	3,793	3,793	3,793	3,793	3,793	3,793	100/89*	0.00/1.78*
Non-Interest-Bearing Accounts	891	891	891	891	891	891	891	100/90*	0.00/2.34*
TOTAL DEPOSITS	**37,756**	**37,561**	**37,372**	**37,189**	**37,012**	**36,841**	**37,381**	**100/96***	**0.50/1.02***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	3,058	3,049	3,041	3,032	3,024	3,016	3,045	99.87	0.27
Fixed-Rate Maturing in 37 Months or More	408	385	363	344	325	309	380	95.63	5.65
Variable-Rate	1,250	1,240	1,232	1,225	1,219	1,214	1,187	103.83	0.62
TOTAL BORROWINGS	**4,716**	**4,674**	**4,636**	**4,601**	**4,569**	**4,539**	**4,611**	**100.54**	**0.79**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	279	279	279	279	279	279	279	100.00	0.00
Other Escrow Accounts	179	174	169	164	160	156	191	88.66	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	631	631	631	631	631	631	631	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	54		
TOTAL OTHER LIABILITIES	**1,089**	**1,084**	**1,079**	**1,074**	**1,070**	**1,066**	**1,154**	**93.46**	**0.45**
Other Liabilities not Included Above									
Self-Valued	1,532	1,492	1,466	1,452	1,447	1,445	1,460	100.37	1.34
Unamortized Yield Adjustments							-9		
TOTAL LIABILITIES	**45,093**	**44,811**	**44,552**	**44,317**	**44,098**	**43,891**	**44,598**	**100/97****	**0.55/0.99****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	57	35	-18	-104	-205	-305			
ARMs	6	4	1	-2	-8	-17			
Other Mortgages	13	7	0	-9	-20	-32			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	41	27	-6	-48	-95	-140			
Sell Mortgages and MBS	-229	-149	58	310	581	843			
Purchase Non-Mortgage Items	1	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-40	-15	8	29	48	65			
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	-5	-2	0	2	4	5			
Options on Futures	0	0	0	0	0	0			
Construction LIP	38	22	6	-10	-26	-41			
Self-Valued	52	23	4	9	12	16			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-65**	**-48**	**53**	**176**	**290**	**393**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	51,752	51,337	50,664	49,785	48,825	47,824	49,768	102/99***	1.53/1.94***
MINUS TOTAL LIABILITIES	45,093	44,811	44,552	44,317	44,098	43,891	44,598	100/97**	0.55/0.99**
PLUS OFF-BALANCE-SHEET POSITIONS	-65	-48	53	176	290	393			
TOTAL NET PORTFOLIO VALUE #	6,594	6,479	6,164	5,644	5,017	4,327	5,170	119.23	6.77

* 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

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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	$325	$3,334	$4,994	$831	$150
WARM	324 mo	327 mo	347 mo	332 mo	274 mo
WAC	4.54%	5.61%	6.39%	7.31%	8.35%
Amount of these that is FHA or VA Guaranteed	$0	$9	$40	$12	$3
Securities Backed by Conventional Mortgages	$4	$67	$31	$11	$2
WARM	93 mo	336 mo	293 mo	291 mo	220 mo
Weighted Average Pass-Through Rate	4.34%	5.38%	6.18%	7.20%	8.20%
Securities Backed by FHA or VA Mortgages	$5	$24	$6	$1	$0
WARM	309 mo	348 mo	318 mo	242 mo	146 mo
Weighted Average Pass-Through Rate	4.53%	5.07%	6.12%	7.15%	9.14%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$680	$1,759	$794	$180	$87
WAC	4.71%	5.46%	6.34%	7.35%	8.61%
Mortgage Securities	$69	$72	$15	$4	$0
Weighted Average Pass-Through Rate	4.33%	5.22%	6.13%	7.46%	9.02%
WARM (of 15-Year Loans and Securities)	130 mo	141 mo	142 mo	115 mo	59 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$170	$357	$473	$122	$69
WAC	4.53%	5.49%	6.40%	7.31%	8.57%
Mortgage Securities	$9	$14	$1	$0	$0
Weighted Average Pass-Through Rate	4.28%	5.38%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	36 mo	71 mo	80 mo	79 mo	20 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,656**

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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	$0	$508	$15	$0	$2
WAC	8.58%	5.71%	6.79%	0.00%	7.81%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$316	$5,626	$6,234	$3	$186
Weighted Average Margin	270 bp	294 bp	274 bp	142 bp	183 bp
WAC	6.14%	6.15%	6.04%	5.74%	6.28%
WARM	216 mo	318 mo	335 mo	180 mo	241 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	40 mo	1 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$12,890**

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	$2	$71	$8	$0	$0
Weighted Average Distance from Lifetime Cap	76 bp	158 bp	122 bp	0 bp	151 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$777	$59	$0	$11
Weighted Average Distance from Lifetime Cap	302 bp	354 bp	370 bp	310 bp	358 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$293	$5,270	$6,096	$3	$171
Weighted Average Distance from Lifetime Cap	2,007 bp	584 bp	583 bp	722 bp	596 bp
Balances Without Lifetime Cap	$17	$16	$85	$0	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$198	$6,086	$6,025	$1	$179
Weighted Average Periodic Rate Cap	125 bp	233 bp	427 bp	199 bp	165 bp
Balances Subject to Periodic Rate Floors	$197	$5,864	$5,999	$1	$178
MBS Included in ARM Balances	$201	$687	$891	$3	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$924	$1,660
WARM	87 mo	195 mo
Remaining Term to Full Amortization	246 mo	
Rate Index Code	0	0
Margin	266 bp	275 bp
Reset Frequency	43 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$14	$94
Wghted Average Distance to Lifetime Cap	177 bp	155 bp
Fixed-Rate:		
Balances	$613	$748
WARM	70 mo	122 mo
Remaining Term to Full Amortization	302 mo	
WAC	6.78%	6.58%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,657	$623
WARM	11 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	114 bp	6.97%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,140	$1,191
WARM	176 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	59 bp	7.76%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$851	$370
WARM	77 mo	60 mo
Margin in Column 1; WAC in Column 2	140 bp	7.27%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$110	$444
WARM	38 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	29 bp	8.03%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$85
Fixed Rate		
Remaining WAL <= 5 Years	$6	$937
Remaining WAL 5-10 Years	$28	$12
Remaining WAL Over 10 Years	$7	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$45	$1,034

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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	$1,643	$8,743	$6,402	$956	$176
WARM	111 mo	254 mo	305 mo	292 mo	261 mo
Weighted Average Servicing Fee	32 bp	33 bp	30 bp	30 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	164 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	$3,563	$6	Total # of Adjustable-Rate Loans Serviced	19 loans
WARM (in months)	334 mo	235 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	31 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$21,488**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,843		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$162		
Zero-Coupon Securities	$2	5.28%	97 mo
Government & Agency Securities	$428	4.22%	16 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$949	5.15%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$270	5.42%	47 mo
Memo: Complex Securities (from supplemental reporting)	$526		

Total Cash, Deposits, and Securities	**$4,180**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$618
Accrued Interest Receivable	$200
Advances for Taxes and Insurance	$21
Less: Unamortized Yield Adjustments	$54
Valuation Allowances	$245
Unrealized Gains (Losses)	$-23

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$13
Accrued Interest Receivable	$21
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$30
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$5
Repossessed Assets	$114
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$409
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-11
Less: Unamortized Yield Adjustments	$-6
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$179
Miscellaneous I	$1,090
Miscellaneous II	$309
TOTAL ASSETS	**$49,766**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$88
Mortgage-Related Mututal Funds	$74
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$73
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$122
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

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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	$5,189	$1,164	$319	$33
WAC	5.18%	4.48%	4.37%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$7,678	$3,079	$749	$50
WAC	5.08%	4.81%	4.16%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,284	$1,504	$20
WAC		4.94%	4.12%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,353	$6
WAC			5.60%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$23,320**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$259	$98	$205
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,981	$4,969	$3,486
Penalty in Months of Forgone Interest	3.21 mo	5.75 mo	6.98 mo
Balances in New Accounts	$1,606	$244	$109

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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%	$9	$7	$4	2.43%
3.00 to 3.99%	$36	$46	$19	3.46%
4.00 to 4.99%	$21	$437	$197	4.67%
5.00 to 5.99%	$2,247	$225	$130	5.27%
6.00 to 6.99%	$0	$11	$19	6.24%
7.00 to 7.99%	$1	$3	$11	7.45%
8.00 to 8.99%	$0	$1	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	11 mo	88 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$3,424**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,853
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	$3,687	2.85%	$531
Money Market Deposit Accounts (MMDAs)	$5,486	4.40%	$690
Passbook Accounts	$3,793	2.02%	$324
Non-Interest-Bearing Non-Maturity Deposits	$891		$43
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$123	0.00%	
Escrow for Mortgages Serviced for Others	$155	0.00%	
Other Escrows	$191	1.67%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$14,325		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-9		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$631		
Miscellaneous II	$54		
TOTAL LIABILITIES	**$44,598**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,168
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$49,766**

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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
1002	Opt commitment to orig 1-month COFI ARMs		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$114
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$345
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$82
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$247
1014	Opt commitment to orig 25- or 30-year FRMs	33	$2,432
1016	Opt commitment to orig "other" Mortgages	23	$447
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		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$35
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$28
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$101
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$720
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$223
2074	Commit/sell 25- or 30-yr FRM MBS		$5,106
2081	Commit/purch low-risk floating-rate mtg derivative product		$11
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	8	$33
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$81
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		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$131

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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
2214	Firm commit/originate 25- or 30-year FRM loans	9	$20
2216	Firm commit/originate "other" Mortgage loans	9	$57
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$73
4022	Commit/sell non-Mortgage financial assets		$3
5004	IR swap: pay fixed, receive 3-month LIBOR		$304
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
8040	Short futures contract on 10-year Treasury note		$27
9502	Fixed-rate construction loans in process	42	$1,437
9512	Adjustable-rate construction loans in process	32	$363

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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		$3
200	Variable-rate, fixed-maturity CDs	21	$205
220	Variable-rate FHLB advances	15	$130
299	Other variable-rate		$1,057
300	Govt. & agency securities, fixed-coupon securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	42	$526	$542	$534	$524	$508	$491	$475
123 - Mortgage Derivatives - M/V estimate	20	$1,082	$1,088	$1,084	$1,063	$1,033	$1,001	$970
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$68	$69	$68	$67	$67	$65	$64
280 - FHLB putable advance-M/V estimate	10	$215	$229	$220	$215	$212	$209	$208
281 - FHLB convertible advance-M/V estimate	16	$806	$850	$827	$811	$803	$801	$801
282 - FHLB callable advance-M/V estimate		$15	$16	$15	$15	$15	$15	$15
283 - FHLB periodic floor floating rate advance-M/V Estimates		$11	$11	$11	$11	$11	$11	$11
290 - Other structured borrowings - M/V estimate		$414	$427	$418	$413	$412	$411	$411
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,365	$52	$23	$4	$9	$12	$16