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: 231** **September 2008**

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	1,726	-468	-21 %	14.32 %	-295 bp
+200 bp	1,900	-294	-13 %	15.47 %	-180 bp
+100 bp	2,063	-131	-6 %	16.50 %	-78 bp
0 bp	2,194			17.28 %	
-100 bp	2,267	73	+3 %	17.66 %	+38 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	17.28 %	17.79 %	17.99 %
Post-shock NPV Ratio	15.47 %	16.13 %	16.22 %
Sensitivity Measure: Decline in NPV Ratio	180 bp	166 bp	176 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	1,725	1,687	1,630	1,564	1,498	1,665	101.32	2.83
30-Year Mortgage Securities	174	170	164	158	153	171	99.35	2.96
15-Year Mortgages and MBS	2,064	2,017	1,958	1,893	1,827	1,991	101.32	2.63
Balloon Mortgages and MBS	869	856	841	824	803	858	99.82	1.59
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	99	99	98	97	96	100	98.87	0.67
7 Month to 2 Year Reset Frequency	593	588	581	573	565	598	98.30	1.02
2+ to 5 Year Reset Frequency	586	579	569	553	535	576	100.56	1.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	27	27	27	26	26	27	99.53	0.88
2 Month to 5 Year Reset Frequency	274	271	267	263	259	274	98.77	1.40
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	112	111	109	108	107	109	101.21	1.31
Adjustable-Rate, Fully Amortizing	441	436	430	425	420	430	101.26	1.19
Fixed-Rate, Balloon	318	310	301	293	285	298	103.88	2.77
Fixed-Rate, Fully Amortizing	530	506	484	464	445	495	102.31	4.53
Construction and Land Loans								
Adjustable-Rate	211	210	209	209	208	210	100.06	0.35
Fixed-Rate	268	262	257	252	247	263	99.84	2.11
Second-Mortgage Loans and Securities								
Adjustable-Rate	270	269	268	267	267	267	100.67	0.30
Fixed-Rate	304	298	293	287	282	293	101.78	1.92
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	85	83	81	79	77	83	100.00	2.02
Accrued Interest Receivable	43	43	43	43	43	43	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	1	3	4	6	7			-51.89
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-20.58
TOTAL MORTGAGE LOANS AND SECURITIES	**8,996**	**8,824**	**8,616**	**8,387**	**8,150**	**8,751**	**100.83**	**2.15**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	193	192	191	190	189	192	99.77	0.51
Fixed-Rate	257	249	241	233	226	230	108.39	3.30
Consumer Loans								
Adjustable-Rate	42	42	42	42	42	47	89.57	0.30
Fixed-Rate	327	322	318	313	309	318	101.24	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3	-3	-3	-3	-3	-3	0.00	1.77
Accrued Interest Receivable	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**826**	**811**	**798**	**785**	**772**	**794**	**102.25**	**1.71**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	449	449	449	449	449	449	100.00	0.00
Equities and All Mutual Funds	128	124	121	118	114	124	100.00	2.64
Zero-Coupon Securities	12	12	12	11	11	11	107.43	3.02
Government and Agency Securities	177	171	166	161	157	162	105.80	3.19
Term Fed Funds, Term Repos	677	675	673	671	669	677	99.68	0.28
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	112	108	104	100	97	105	102.53	3.90
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	239	233	222	214	207	239	97.52	3.46
Structured Securities (Complex)	434	427	410	388	367	433	98.76	2.83
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	3.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,228**	**2,200**	**2,157**	**2,113**	**2,071**	**2,200**	**99.97**	**1.61**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	40	40	40	40	40	40	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	3	3	100.00	6.80
Office Premises and Equipment	257	257	257	257	257	257	100.00	0.00
TOTAL REAL ASSETS, ETC.	**306**	**305**	**305**	**305**	**305**	**305**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3	4	5	6	6			-21.18
Adjustable-Rate Servicing	0	0	0	0	0			3.33
Float on Mortgages Serviced for Others	2	3	3	4	4			-18.63
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**7**	**8**	**9**	**10**			**-19.72**
OTHER ASSETS								
Purchased and Excess Servicing						4		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	250	250	250	250	250	250	100.00	0.00
Miscellaneous II						45		
Deposit Intangibles								
Retail CD Intangible	10	11	13	14	15			-12.40
Transaction Account Intangible	59	80	99	117	133			-24.98
MMDA Intangible	45	56	66	76	86			-18.56
Passbook Account Intangible	92	119	144	166	187			-21.81
Non-Interest-Bearing Account Intangible	24	36	47	57	67			-32.23
TOTAL OTHER ASSETS	**480**	**552**	**618**	**681**	**739**	**299**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-18		
TOTAL ASSETS	**12,841**	**12,699**	**12,503**	**12,280**	**12,048**	**12,331**	**103/101*** **	**1.33/1.92*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,342	4,327	4,312	4,298	4,284	4,305	100.50	0.35
Fixed-Rate Maturing in 13 Months or More	1,608	1,570	1,533	1,498	1,464	1,499	104.75	2.41
Variable-Rate	95	95	95	95	95	95	100.25	0.19
Demand								
Transaction Accounts	861	861	861	861	861	861	100/91*	0.00/2.55*
MMDAs	876	876	876	876	876	876	100/94*	0.00/1.26*
Passbook Accounts	1,226	1,226	1,226	1,226	1,226	1,226	100/90*	0.00/2.35*
Non-Interest-Bearing Accounts	517	517	517	517	517	517	100/93*	0.00/2.38*
TOTAL DEPOSITS	**9,527**	**9,473**	**9,421**	**9,371**	**9,323**	**9,380**	**101/98***	**0.56/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	499	494	489	484	479	492	100.33	1.02
Fixed-Rate Maturing in 37 Months or More	157	148	141	133	127	147	100.80	5.44
Variable-Rate	59	59	59	59	59	59	99.98	0.02
TOTAL BORROWINGS	**715**	**702**	**689**	**677**	**665**	**699**	**100.40**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	31	31	31	31	31	31	100.00	0.00
Other Escrow Accounts	3	3	3	3	3	3	87.70	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	101	101	101	101	101	101	100.00	0.00
Miscellaneous II	0	0	0	0	0	10		
TOTAL OTHER LIABILITIES	**136**	**136**	**136**	**135**	**135**	**147**	**92.54**	**0.07**
Other Liabilities not Included Above								
Self-Valued	200	196	194	192	190	193	101.79	1.57
Unamortized Yield Adjustments						4		
TOTAL LIABILITIES	**10,577**	**10,506**	**10,439**	**10,375**	**10,314**	**10,422**	**101/98****	**0.66/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2	1	-2	-4	-6			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	0	-1	-3	-5			
Sell Mortgages and MBS	-1	0	1	3	4			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	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	1	1	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	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**1**	**-2**	**-5**	**-8**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,841	12,699	12,503	12,280	12,048	12,331	103/101***	1.33/1.92***
MINUS TOTAL LIABILITIES	10,577	10,506	10,439	10,375	10,314	10,422	101/98**	0.66/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	4	1	-2	-5	-8			
TOTAL NET PORTFOLIO VALUE #	2,267	2,194	2,063	1,900	1,726	1,910	114.90	4.66

* 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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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	$387	$938	$239	$91
WARM	251 mo	306 mo	321 mo	300 mo	267 mo
WAC	4.42%	5.67%	6.37%	7.33%	8.87%
Amount of these that is FHA or VA Guaranteed	$0	$1	$20	$2	$1
Securities Backed by Conventional Mortgages	$29	$67	$43	$2	$1
WARM	225 mo	287 mo	94 mo	216 mo	152 mo
Weighted Average Pass-Through Rate	4.37%	5.25%	6.02%	7.17%	8.98%
Securities Backed by FHA or VA Mortgages	$6	$15	$7	$2	$1
WARM	291 mo	271 mo	310 mo	221 mo	131 mo
Weighted Average Pass-Through Rate	4.60%	5.09%	6.06%	7.14%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$86	$559	$619	$283	$104
WAC	4.68%	5.50%	6.37%	7.32%	8.70%
Mortgage Securities	$134	$181	$22	$1	$0
Weighted Average Pass-Through Rate	4.41%	5.25%	6.08%	7.16%	8.32%
WARM (of 15-Year Loans and Securities)	110 mo	141 mo	150 mo	134 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$16	$189	$312	$163	$66
WAC	4.70%	5.54%	6.40%	7.33%	8.77%
Mortgage Securities	$65	$44	$2	$0	$0
Weighted Average Pass-Through Rate	4.33%	5.26%	6.32%	7.46%	9.90%
WARM (of Balloon Loans and Securities)	54 mo	87 mo	77 mo	61 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,684**

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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	$3	$2	$0	$3
WAC	6.49%	6.75%	6.07%	0.00%	6.66%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$100	$595	$574	$27	$271
Weighted Average Margin	154 bp	254 bp	261 bp	153 bp	222 bp
WAC	5.85%	5.87%	6.17%	4.80%	6.39%
WARM	166 mo	255 mo	296 mo	211 mo	239 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	35 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,575**

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	$14	$2	$0	$2
Weighted Average Distance from Lifetime Cap	146 bp	161 bp	180 bp	0 bp	180 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5	$93	$55	$0	$23
Weighted Average Distance from Lifetime Cap	354 bp	344 bp	340 bp	280 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$76	$481	$495	$27	$215
Weighted Average Distance from Lifetime Cap	866 bp	589 bp	590 bp	704 bp	558 bp
Balances Without Lifetime Cap	$17	$9	$23	$0	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$35	$523	$523	$7	$208
Weighted Average Periodic Rate Cap	137 bp	171 bp	213 bp	199 bp	173 bp
Balances Subject to Periodic Rate Floors	$22	$408	$367	$1	$173
MBS Included in ARM Balances	$27	$179	$72	$20	$36

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$109	$430
WARM	73 mo	185 mo
Remaining Term to Full Amortization	252 mo	
Rate Index Code	0	0
Margin	159 bp	230 bp
Reset Frequency	33 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$13
Wghted Average Distance to Lifetime Cap	1 bp	47 bp
Fixed-Rate:		
Balances	$298	$495
WARM	41 mo	134 mo
Remaining Term to Full Amortization	252 mo	
WAC	7.09%	6.95%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$210	$263
WARM	24 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	7.16%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$267	$293
WARM	129 mo	115 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	7.03%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$192	$230
WARM	48 mo	48 mo
Margin in Column 1; WAC in Column 2	121 bp	7.26%
Reset Frequency	10 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$47	$318
WARM	173 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	8.49%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$27
Fixed Rate		
Remaining WAL <= 5 Years	$14	$178
Remaining WAL 5-10 Years	$7	$8
Remaining WAL Over 10 Years	$5	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.98%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$26	$214

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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	$61	$307	$307	$60	$9
WARM	173 mo	220 mo	277 mo	231 mo	169 mo
Weighted Average Servicing Fee	29 bp	27 bp	25 bp	26 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	8 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	$59	$4
WARM (in months)	229 mo	16 mo
Weighted Average Servicing Fee	18 bp	1 bp

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

Total Balances of Mortgage Loans Serviced for Others **$807**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$449		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$124		
Zero-Coupon Securities	$11	5.71%	37 mo
Government & Agency Securities	$162	4.41%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$677	2.35%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$105	4.75%	60 mo
Memo: Complex Securities (from supplemental reporting)	$433		

Total Cash, Deposits, and Securities **$1,961**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$136
Accrued Interest Receivable	$43
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$54
Unrealized Gains (Losses)	$-1

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$14
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$16
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$40
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$257
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-4
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4
Miscellaneous I	$250
Miscellaneous II	$45
TOTAL ASSETS	**$12,332**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$28
Mortgage-Related Mututal Funds	$96
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$75
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$85
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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Amounts in Millions

Reporting Dockets: 231
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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,190	$277	$43	$6
WAC	3.59%	4.85%	3.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,898	$763	$133	$8
WAC	3.30%	4.42%	4.19%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$786	$349	$3
WAC		3.91%	4.77%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$364	$1
WAC			4.68%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,804**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$139	$59	$23
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,584	$1,601	$728
Penalty in Months of Forgone Interest	3.09 mo	5.15 mo	5.09 mo
Balances in New Accounts	$322	$134	$16

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%	$100	$55	$14	2.37%
3.00 to 3.99%	$11	$132	$47	3.52%
4.00 to 4.99%	$11	$108	$50	4.49%
5.00 to 5.99%	$9	$62	$32	5.29%
6.00 to 6.99%	$0	$2	$3	6.21%
7.00 to 7.99%	$0	$0	$1	7.08%
8.00 to 8.99%	$0	$0	$0	8.50%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	79 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$639**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$347
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	$861	0.99%	$39
Money Market Deposit Accounts (MMDAs)	$876	2.14%	$64
Passbook Accounts	$1,226	1.36%	$36
Non-Interest-Bearing Non-Maturity Deposits	$517		$26
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$28	0.07%	
Escrow for Mortgages Serviced for Others	$4	0.20%	
Other Escrows	$3	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,516		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$101		
Miscellaneous II	$10		
TOTAL LIABILITIES	**$10,422**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,910
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,332**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 231**
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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		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$3
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$0
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	47	$22
1014	Opt commitment to orig 25- or 30-year FRMs	42	$43
1016	Opt commitment to orig "other" Mortgages	30	$21
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
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
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$6
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	$19
2136	Commit/sell "other" Mortgage loans, svc released		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
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		$10
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$8
2214	Firm commit/originate 25- or 30-year FRM loans	15	$15
2216	Firm commit/originate "other" Mortgage loans	11	$6
3034	Option to sell 25- or 30-year FRMs		$8
4002	Commit/purchase non-Mortgage financial assets	9	$4
6004	Interest rate Cap based on 3-month LIBOR		$5

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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
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	83	$57
9512	Adjustable-rate construction loans in process	29	$22

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
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	41	$95
220	Variable-rate FHLB advances	17	$46
299	Other variable-rate		$14
300	Govt. & agency securities, fixed-coupon securities		$9
302	Govt. & agency securities, floating-rate 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 # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	88	$433	$434	$427	$410	$388	$367
123 - Mortgage Derivatives - M/V estimate	48	$239	$239	$233	$222	$214	$207
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$45	$46	$45	$44	$43	$42
280 - FHLB putable advance-M/V estimate	15	$67	$70	$68	$67	$66	$66
281 - FHLB convertible advance-M/V estimate	20	$71	$72	$72	$71	$71	$70
282 - FHLB callable advance-M/V estimate		$20	$21	$20	$20	$19	$19
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	7	$34	$36	$35	$35	$34	$34
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3	$0	$0	$0	$0	$0