Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR — **Reporting Dockets: 187** — **March 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	15,908	-2,434	-13 %	8.91 %	-105 bp
+200 bp	17,166	-1,176	-6 %	9.49 %	-46 bp
+100 bp	18,012	-331	-2 %	9.85 %	-10 bp
0 bp	18,343			9.95 %	
-100 bp	18,056	-286	-2 %	9.75 %	-21 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.95 %	10.42 %	10.82 %
Post-shock NPV Ratio	9.49 %	9.61 %	9.34 %
Sensitivity Measure: Decline in NPV Ratio	46 bp	80 bp	148 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 6/25/2008 10:19:25 AM **Amounts in Millions** **Data as of: 6/25/2008**

	-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	22,537	22,188	21,701	21,053	20,310	21,460	103.39	1.88
30-Year Mortgage Securities	7,772	7,582	7,233	6,870	6,534	7,600	99.77	3.55
15-Year Mortgages and MBS	10,203	10,036	9,803	9,519	9,209	9,772	102.71	1.99
Balloon Mortgages and MBS	8,582	8,478	8,352	8,195	8,007	8,381	101.16	1.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,918	4,884	4,856	4,821	4,783	4,823	101.25	0.64
7 Month to 2 Year Reset Frequency	8,943	8,866	8,795	8,699	8,590	8,776	101.03	0.83
2+ to 5 Year Reset Frequency	17,771	17,567	17,342	17,038	16,516	17,167	102.33	1.22
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	7,547	7,476	7,395	7,304	7,198	7,329	102.00	1.02
2 Month to 5 Year Reset Frequency	2,014	1,977	1,937	1,893	1,843	1,901	104.02	1.94
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,802	1,788	1,774	1,760	1,746	1,762	101.51	0.78
Adjustable-Rate, Fully Amortizing	6,331	6,292	6,254	6,215	6,176	6,235	100.92	0.62
Fixed-Rate, Balloon	2,366	2,295	2,226	2,160	2,097	2,204	104.14	3.05
Fixed-Rate, Fully Amortizing	4,462	4,308	4,163	4,026	3,897	4,014	107.33	3.48
Construction and Land Loans								
Adjustable-Rate	8,434	8,411	8,388	8,366	8,343	8,413	99.98	0.27
Fixed-Rate	2,559	2,507	2,456	2,408	2,361	2,526	99.23	2.04
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,949	12,913	12,877	12,842	12,808	12,894	100.14	0.28
Fixed-Rate	5,567	5,438	5,315	5,197	5,085	5,180	104.99	2.32
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,328	1,312	1,294	1,274	1,252	1,312	100.00	1.31
Accrued Interest Receivable	740	740	740	740	740	740	100.00	0.00
Advance for Taxes/Insurance	126	126	126	126	126	126	100.00	0.00
Float on Escrows on Owned Mortgages	20	37	62	95	125			-58.18
LESS: Value of Servicing on Mortgages Serviced by Others	17	16	16	17	16			0.97
TOTAL MORTGAGE LOANS AND SECURITIES	**136,954**	**135,205**	**133,074**	**130,586**	**127,730**	**132,614**	**101.95**	**1.43**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,563	3,551	3,540	3,528	3,517	3,549	100.07	0.33
Fixed-Rate	2,038	1,958	1,882	1,811	1,743	1,894	103.37	3.98
Consumer Loans								
Adjustable-Rate	6,317	6,312	6,306	6,301	6,295	6,345	99.48	0.09
Fixed-Rate	8,662	8,511	8,369	8,235	8,109	8,596	99.01	1.72
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-235	-232	-230	-228	-226	-232	0.00	1.02
Accrued Interest Receivable	124	124	124	124	124	124	100.00	0.00
TOTAL NONMORTGAGE LOANS	**20,470**	**20,224**	**19,991**	**19,771**	**19,563**	**20,276**	**99.74**	**1.18**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,840	6,840	6,840	6,840	6,840	6,840	100.00	0.00
Equities and All Mutual Funds	821	792	761	730	698	792	99.98	3.77
Zero-Coupon Securities	46	43	41	39	37	37	115.40	5.75
Government and Agency Securities	963	935	908	884	861	876	106.67	2.90
Term Fed Funds, Term Repos	2,202	2,197	2,192	2,187	2,182	2,193	100.17	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	404	386	368	353	339	390	98.81	4.66
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,949	2,833	2,696	2,560	2,450	2,944	96.20	4.47
Structured Securities (Complex)	2,180	2,143	2,081	2,010	1,933	2,150	99.69	2.31
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	1.04
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,403**	**16,167**	**15,886**	**15,601**	**15,338**	**16,223**	**99.66**	**1.60**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	492	492	492	492	492	492	100.00	0.00
Real Estate Held for Investment	48	48	48	48	48	48	100.00	0.00
Investment in Unconsolidated Subsidiaries	67	63	58	54	50	63	100.00	6.80
Office Premises and Equipment	2,184	2,184	2,184	2,184	2,184	2,184	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,791**	**2,787**	**2,782**	**2,778**	**2,774**	**2,787**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	137	159	201	250	281			-20.08
Adjustable-Rate Servicing	114	111	107	105	142			3.27
Float on Mortgages Serviced for Others	103	119	140	161	180			-15.38
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**355**	**390**	**448**	**516**	**604**			**-11.98**
OTHER ASSETS								
Purchased and Excess Servicing						538		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,115	5,115	5,115	5,115	5,115	5,115	100.00	0.00
Miscellaneous II						968		
Deposit Intangibles								
Retail CD Intangible	51	63	71	79	87			-15.83
Transaction Account Intangible	586	845	1,091	1,332	1,539			-29.89
MMDA Intangible	1,941	2,600	3,188	3,705	4,237			-23.99
Passbook Account Intangible	429	592	745	888	997			-26.66
Non-Interest-Bearing Account Intangible	170	300	423	539	651			-42.08
TOTAL OTHER ASSETS	**8,291**	**9,514**	**10,631**	**11,658**	**12,626**	**6,621**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						352		
TOTAL ASSETS	**185,264**	**184,287**	**182,813**	**180,909**	**178,634**	**178,872**	**103/101*** **	**0.67/1.33*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	36,353	36,242	36,132	36,025	35,919	35,853	101.08	0.30
Fixed-Rate Maturing in 13 Months or More	8,571	8,344	8,129	7,927	7,742	7,797	107.02	2.65
Variable-Rate	311	311	311	311	310	310	100.20	0.07
Demand								
Transaction Accounts	10,453	10,453	10,453	10,453	10,453	10,453	100/92*	0.00/2.63*
MMDAs	43,559	43,559	43,559	43,559	43,559	43,559	100/94*	0.00/1.52*
Passbook Accounts	7,151	7,151	7,151	7,151	7,151	7,151	100/92*	0.00/2.41*
Non-Interest-Bearing Accounts	5,625	5,625	5,625	5,625	5,625	5,625	100/95*	0.00/2.37*
TOTAL DEPOSITS	**112,022**	**111,684**	**111,360**	**111,049**	**110,758**	**110,748**	**101/97***	**0.30/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	25,912	25,696	25,484	25,275	25,069	25,288	101.61	0.83
Fixed-Rate Maturing in 37 Months or More	7,041	6,688	6,357	6,045	5,753	6,296	106.23	5.12
Variable-Rate	13,438	13,427	13,415	13,402	13,389	13,303	100.93	0.09
TOTAL BORROWINGS	**46,392**	**45,811**	**45,255**	**44,722**	**44,211**	**44,887**	**102.06**	**1.24**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	617	617	617	617	617	617	100.00	0.00
Other Escrow Accounts	154	149	145	141	137	167	89.19	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,892	1,892	1,892	1,892	1,892	1,892	100.00	0.00
Miscellaneous II	0	0	0	0	0	311		
TOTAL OTHER LIABILITIES	**2,663**	**2,659**	**2,654**	**2,650**	**2,646**	**2,988**	**88.97**	**0.17**
Other Liabilities not Included Above								
Self-Valued	5,829	5,698	5,602	5,527	5,447	5,461	104.34	1.99
Unamortized Yield Adjustments						-19		
TOTAL LIABILITIES	**166,906**	**165,852**	**164,871**	**163,949**	**163,063**	**164,066**	**101/98****	**0.61/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	34	18	-13	-54	-96			
ARMs	2	1	0	-1	-3			
Other Mortgages	16	0	-20	-42	-66			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	33	3	-42	-97	-151			
Sell Mortgages and MBS	-58	-10	71	156	236			
Purchase Non-Mortgage Items	-21	0	21	41	61			
Sell Non-Mortgage Items	-1	0	1	1	2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-512	-266	-44	155	335			
Pay Floating, Receive Fixed Swaps	6	-6	-17	-26	-35			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	6	2	-26	-48	-67			
Interest-Rate Caps	11	24	44	76	122			
Interest-Rate Floors	153	123	96	70	48			
Futures	2	0	-2	-4	-5			
Options on Futures	19	15	12	8	5			
Construction LIP	1	-10	-22	-33	-44			
Self-Valued	8	13	11	3	-5			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-302**	**-93**	**69**	**206**	**337**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	185,264	184,287	182,813	180,909	178,634	178,872	103/101***	0.67/1.33***
MINUS TOTAL LIABILITIES	166,906	165,852	164,871	163,949	163,063	164,066	101/98**	0.61/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-302	-93	69	206	337			
TOTAL NET PORTFOLIO VALUE #	18,056	18,343	18,012	17,166	15,908	14,806	123.88	0.12

* 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	$151	$4,102	$7,901	$4,544	$4,763
WARM	297 mo	319 mo	328 mo	324 mo	324 mo
WAC	4.69%	5.64%	6.45%	7.44%	8.97%
Amount of these that is FHA or VA Guaranteed	$1	$60	$112	$66	$56
Securities Backed by Conventional Mortgages	$642	$5,015	$141	$9	$3
WARM	322 mo	340 mo	298 mo	267 mo	186 mo
Weighted Average Pass-Through Rate	4.44%	5.11%	6.20%	7.16%	8.57%
Securities Backed by FHA or VA Mortgages	$144	$1,590	$47	$8	$1
WARM	304 mo	328 mo	254 mo	161 mo	134 mo
Weighted Average Pass-Through Rate	4.74%	5.23%	6.18%	7.27%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$646	$1,977	$2,282	$1,726	$1,434
WAC	4.69%	5.46%	6.48%	7.41%	9.13%
Mortgage Securities	$782	$852	$69	$4	$1
Weighted Average Pass-Through Rate	4.39%	5.23%	6.18%	7.33%	9.27%
WARM (of 15-Year Loans and Securities)	124 mo	143 mo	146 mo	138 mo	139 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$135	$1,570	$3,921	$867	$804
WAC	4.09%	5.62%	6.41%	7.35%	10.60%
Mortgage Securities	$625	$427	$33	$0	$0
Weighted Average Pass-Through Rate	4.18%	5.59%	6.07%	7.13%	8.00%
WARM (of Balloon Loans and Securities)	36 mo	84 mo	90 mo	64 mo	72 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$47,213**

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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	$8	$52	$9	$0	$1
WAC	6.20%	5.96%	6.49%	0.00%	5.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,815	$8,723	$17,159	$7,329	$1,900
Weighted Average Margin	261 bp	267 bp	252 bp	326 bp	310 bp
WAC	6.07%	5.62%	6.08%	7.58%	7.35%
WARM	312 mo	303 mo	336 mo	381 mo	350 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	42 mo	5 mo	40 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$39,996**

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	$101	$268	$233	$1,351	$57
Weighted Average Distance from Lifetime Cap	124 bp	103 bp	148 bp	160 bp	177 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$360	$1,023	$555	$4,752	$1,158
Weighted Average Distance from Lifetime Cap	325 bp	355 bp	332 bp	266 bp	317 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,543	$6,878	$14,430	$133	$651
Weighted Average Distance from Lifetime Cap	910 bp	566 bp	551 bp	593 bp	520 bp
Balances Without Lifetime Cap	$2,819	$606	$1,948	$1,093	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,403	$7,325	$13,835	$503	$520
Weighted Average Periodic Rate Cap	177 bp	204 bp	203 bp	782 bp	201 bp
Balances Subject to Periodic Rate Floors	$960	$5,652	$12,923	$433	$467
MBS Included in ARM Balances	$123	$1,002	$1,098	$166	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,762	$6,235
WARM	67 mo	93 mo
Remaining Term to Full Amortization	251 mo	
Rate Index Code	0	0
Margin	172 bp	161 bp
Reset Frequency	18 mo	15 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$94	$208
Wghted Average Distance to Lifetime Cap	44 bp	37 bp
Fixed-Rate:		
Balances	$2,204	$4,014
WARM	45 mo	92 mo
Remaining Term to Full Amortization	251 mo	
WAC	7.22%	6.87%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,413	$2,526
WARM	19 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	104 bp	7.52%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,894	$5,180
WARM	231 mo	162 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	93 bp	8.19%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,549	$1,894
WARM	39 mo	60 mo
Margin in Column 1; WAC in Column 2	109 bp	7.03%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,345	$8,596
WARM	3 mo	87 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	54 bp	14.73%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$156	$762
Fixed Rate		
Remaining WAL <= 5 Years	$240	$954
Remaining WAL 5-10 Years	$234	$188
Remaining WAL Over 10 Years	$42	
Superfloaters	$1	
Inverse Floaters & Super POs	$0	
Other	$6	$1
CMO Residuals:		
Fixed Rate	$0	$110
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$252
WAC	6.05%	6.19%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$693	$2,267

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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	$1,835	$9,375	$13,286	$5,442	$1,514
WARM	179 mo	269 mo	300 mo	295 mo	213 mo
Weighted Average Servicing Fee	28 bp	29 bp	31 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	229 loans				
FHA/VA	57 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$13,840	$330	Total # of Adjustable-Rate Loans Serviced	62 loans
WARM (in months)	329 mo	360 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	49 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$45,621**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,840		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$792		
Zero-Coupon Securities	$37	4.88%	61 mo
Government & Agency Securities	$876	4.53%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,193	2.74%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$390	5.20%	87 mo
Memo: Complex Securities (from supplemental reporting)	$2,150		
Total Cash, Deposits, and Securities	**$13,280**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,617
Accrued Interest Receivable	$740
Advances for Taxes and Insurance	$126
Less: Unamortized Yield Adjustments	$-812
Valuation Allowances	$1,305
Unrealized Gains (Losses)	$-303

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$121
Accrued Interest Receivable	$124
Less: Unamortized Yield Adjustments	$144
Valuation Allowances	$353
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$48
Repossessed Assets	$492
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$63
Office Premises and Equipment	$2,184
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-16
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$538
Miscellaneous I	$5,115
Miscellaneous II	$968
TOTAL ASSETS	**$178,887**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$29
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$546
Mortgage-Related Mututal Funds	$246
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$26,416
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$21,302
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,017

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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	$11,364	$1,719	$288	$94
WAC	4.61%	4.91%	3.90%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,840	$4,847	$796	$185
WAC	4.31%	4.92%	3.90%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,372	$2,483	$37
WAC		4.51%	4.42%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$1,941	$10
WAC			4.83%	
WARM			56 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$43,650**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,066	$1,190	$1,345
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,307	$8,898	$4,273
Penalty in Months of Forgone Interest	3.52 mo	6.31 mo	8.95 mo
Balances in New Accounts	$5,399	$523	$199

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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%	$6,589	$1,073	$218	2.51%
3.00 to 3.99%	$1,022	$1,700	$514	3.47%
4.00 to 4.99%	$1,174	$9,644	$2,131	4.58%
5.00 to 5.99%	$541	$3,473	$3,231	5.34%
6.00 to 6.99%	$2	$42	$188	6.70%
7.00 to 7.99%	$0	$27	$5	7.16%
8.00 to 8.99%	$0	$2	$7	8.31%
9.00 and Above	$0	$0	$2	9.50%
WARM	1 mo	16 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$31,584**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$19,075
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	$10,453	1.07%	$486
Money Market Deposit Accounts (MMDAs)	$43,559	2.08%	$3,219
Passbook Accounts	$7,151	1.86%	$286
Non-Interest-Bearing Non-Maturity Deposits	$5,625		$228
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$502	0.02%	
Escrow for Mortgages Serviced for Others	$115	0.13%	
Other Escrows	$167	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$67,572		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-15		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,892		
Miscellaneous II	$311		
TOTAL LIABILITIES	**$164,066**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$210
EQUITY CAPITAL	$14,614
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$178,890**

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		$2
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	12	$82
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$28
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$46
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	49	$127
1014	Opt commitment to orig 25- or 30-year FRMs	51	$932
1016	Opt commitment to orig "other" Mortgages	44	$740
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
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$7
2016	Commit/purchase "other" Mortgage loans, svc retained		$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$23
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$289
2036	Commit/sell "other" Mortgage loans, svc retained		$45
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$71
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$71
2074	Commit/sell 25- or 30-yr FRM MBS		$760
2076	Commit/sell "other" MBS		$85
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$65
2116	Commit/purchase "other" Mortgage loans, svc released		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$30

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$34
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$50
2134	Commit/sell 25- or 30-yr FRM loans, svc released	19	$355
2136	Commit/sell "other" Mortgage loans, svc released	6	$26
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$12
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$26
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	11	$108
2214	Firm commit/originate 25- or 30-year FRM loans	18	$606
2216	Firm commit/originate "other" Mortgage loans	16	$265
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$116
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$6
3032	Option to sell 10-, 15-, or 20-year FRMs		$10
3034	Option to sell 25- or 30-year FRMs		$214
3036	Option to sell "other" Mortgages		$2
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$3
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$13
3074	Short option to sell 25- or 30-yr FRMs		$609
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	18	$95
4006	Commit/purchase "other" liabilities		$800
4022	Commit/sell non-Mortgage financial assets		$8
4024	Commit/sell core deposits		$9
4026	Commit/sell "other" liabilities		$15
5002	IR swap: pay fixed, receive 1-month LIBOR		$660

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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
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$2,219
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$156
6002	Interest rate Cap based on 1-month LIBOR		$1,985
6004	Interest rate Cap based on 3-month LIBOR		$2,425
7022	Interest rate floor based on the prime rate		$1,400
8010	Long futures contract on 10-year Treasury note		$28
8038	Short futures contract on 5-year Treasury note		$6
9010	Long call option on 10-year T-note futures contract		$20
9058	Short call option on 10-year T-note futures contract		$19
9082	Short put option on 10-year T-note futures contract		$27
9502	Fixed-rate construction loans in process	75	$461
9512	Adjustable-rate construction loans in process	57	$920

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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		$24
122	Other investment securities, floating-rate securities		$15
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$18
183	Consumer loans; auto loans and leases		$13
187	Consumer loans; recreational vehicles		$1,810
189	Consumer loans; other		$498
200	Variable-rate, fixed-maturity CDs	34	$310
220	Variable-rate FHLB advances	18	$1,737
299	Other variable-rate	16	$11,566

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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	$2,150	$2,180	$2,143	$2,081	$2,010	$1,933
123 - Mortgage Derivatives - M/V estimate	59	$2,844	$2,949	$2,833	$2,696	$2,560	$2,450
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$161	$163	$161	$156	$150	$145
280 - FHLB putable advance-M/V estimate	14	$1,245	$1,333	$1,305	$1,279	$1,257	$1,215
281 - FHLB convertible advance-M/V estimate	50	$3,445	$3,697	$3,604	$3,540	$3,492	$3,459
282 - FHLB callable advance-M/V estimate		$145	$153	$150	$148	$147	$146
289 - Other FHLB structured advances - M/V estimate		$244	$263	$256	$251	$248	$244
290 - Other structured borrowings - M/V estimate		$383	$383	$383	$384	$384	$384
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$750	$8	$13	$11	$3	$-5