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: 199** **March 2011**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	1,658	-375	-18 %	14.75 %	-245 bp
+200 bp	1,815	-218	-11 %	15.83 %	-137 bp
+100 bp	1,943	-90	-4 %	16.66 %	-53 bp
0 bp	2,033			17.19 %	
-100 bp	2,082	49	+2 %	17.44 %	+25 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	17.19 %	17.72 %	17.92 %
Post-shock NPV Ratio	15.83 %	16.39 %	16.52 %
Sensitivity Measure: Decline in NPV Ratio	137 bp	133 bp	139 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	1,844	1,807	1,739	1,653	1,563	1,702	106.21	2.90
30-Year Mortgage Securities	208	202	194	184	175	197	102.61	3.61
15-Year Mortgages and MBS	1,714	1,689	1,645	1,594	1,538	1,580	106.88	2.02
Balloon Mortgages and MBS	817	813	805	795	783	766	106.19	0.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	88	87	87	86	85	84	103.50	0.57
7 Month to 2 Year Reset Frequency	570	570	566	560	551	552	103.18	0.39
2+ to 5 Year Reset Frequency	396	394	390	385	375	378	104.28	0.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	18	18	18	18	18	18	103.18	0.82
2 Month to 5 Year Reset Frequency	243	241	237	233	229	234	102.80	1.24
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	108	106	105	104	102	106	100.79	1.22
Adjustable-Rate, Fully Amortizing	394	390	386	382	378	388	100.51	0.95
Fixed-Rate, Balloon	325	317	308	299	291	294	107.50	2.81
Fixed-Rate, Fully Amortizing	445	425	406	389	372	388	109.39	4.56
Construction and Land Loans								
Adjustable-Rate	67	67	67	67	67	68	98.93	0.21
Fixed-Rate	162	159	154	150	147	162	98.07	2.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	236	236	235	235	234	236	100.15	0.23
Fixed-Rate	194	190	187	183	180	182	104.33	1.84
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	116	114	112	109	106	114	100.00	1.76
Accrued Interest Receivable	33	33	33	33	33	33	100.00	0.00
Advance for Taxes/Insurance	4	4	4	4	4	4	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	6	7	9			-45.91
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-18.66
TOTAL MORTGAGE LOANS AND SECURITIES	**7,983**	**7,866**	**7,682**	**7,468**	**7,238**	**7,486**	**105.07**	**1.91**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	117	117	116	116	115	118	99.26	0.44
Fixed-Rate	231	224	217	211	204	210	106.82	3.15
Consumer Loans								
Adjustable-Rate	13	13	13	13	13	14	95.65	0.16
Fixed-Rate	248	245	242	239	236	239	102.59	1.19
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	2	2	2	2	2	2	100.00	-0.32
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**618**	**608**	**597**	**586**	**576**	**588**	**103.24**	**1.73**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	473	473	473	473	473	473	100.00	0.00
Equities and All Mutual Funds	65	63	62	61	59	63	100.00	2.07
Zero-Coupon Securities	8	8	8	7	7	7	104.44	2.70
Government and Agency Securities	195	188	181	174	168	188	99.90	3.86
Term Fed Funds, Term Repos	1,073	1,070	1,065	1,060	1,055	1,067	100.28	0.37
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	172	164	156	148	141	159	103.18	5.06
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	148	147	140	138	130	146	100.74	2.58
Structured Securities (Complex)	443	431	410	385	362	436	98.83	3.82
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,577**	**2,544**	**2,494**	**2,447**	**2,396**	**2,540**	**100.16**	**1.62**

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	84	84	84	84	84	84	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	227	227	227	227	227	227	100.00	0.00
TOTAL REAL ASSETS, ETC.	**319**	**318**	**318**	**318**	**317**	**318**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	12	15	17	18	18			-14.36
Adjustable-Rate Servicing	0	0	0	0	0			-19.72
Float on Mortgages Serviced for Others	5	5	6	6	7			-12.59
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**17**	**20**	**23**	**24**	**25**			**-13.92**
OTHER ASSETS								
Purchased and Excess Servicing						12		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	286	286	286	286	286	286	100.00	0.00
Miscellaneous II						18		
Deposit Intangibles								
Retail CD Intangible	10	11	14	16	18			-22.45
Transaction Account Intangible	35	47	69	90	110			-36.63
MMDA Intangible	30	36	49	61	73			-27.10
Passbook Account Intangible	61	77	108	138	166			-30.46
Non-Interest-Bearing Account Intangible	2	12	23	33	43			-87.34
TOTAL OTHER ASSETS	**423**	**469**	**550**	**625**	**696**	**316**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-1		
TOTAL ASSETS	**11,936**	**11,825**	**11,664**	**11,468**	**11,248**	**11,248**	**105/104*** **	**1.15/1.72*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,455	3,452	3,439	3,426	3,414	3,424	100.82	0.24
Fixed-Rate Maturing in 13 Months or More	1,859	1,816	1,770	1,727	1,686	1,742	104.26	2.44
Variable-Rate	93	93	92	92	91	92	101.17	0.47
Demand								
Transaction Accounts	898	898	898	898	898	898	100/95*	0.00/2.03*
MMDAs	960	960	960	960	960	960	100/96*	0.00/1.04*
Passbook Accounts	1,352	1,352	1,352	1,352	1,352	1,352	100/94*	0.00/1.85*
Non-Interest-Bearing Accounts	463	463	463	463	463	463	100/97*	0.00/2.39*
TOTAL DEPOSITS	**9,080**	**9,033**	**8,974**	**8,918**	**8,864**	**8,929**	**101/99***	**0.59/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	286	284	281	278	275	278	102.20	1.00
Fixed-Rate Maturing in 37 Months or More	149	142	135	128	122	135	104.47	5.05
Variable-Rate	49	49	49	49	49	49	100.22	0.03
TOTAL BORROWINGS	**485**	**474**	**465**	**455**	**446**	**462**	**102.65**	**2.11**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	30	30	30	30	30	30	100.00	0.00
Other Escrow Accounts	1	1	1	1	1	1	92.06	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	73	73	73	73	73	73	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**104**	**104**	**104**	**104**	**104**	**113**	**92.04**	**0.04**
Other Liabilities not Included Above								
Self-Valued	183	178	173	170	166	171	104.06	2.76
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**9,852**	**9,790**	**9,716**	**9,646**	**9,580**	**9,676**	**101/99****	**0.69/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1	-1	-4	-8	-11			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	-1	-2			
Sell Mortgages and MBS	-1	0	2	4	6			
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	0	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-3	-2	-2	-1	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-2**	**-3**	**-4**	**-7**	**-9**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	11,936	11,825	11,664	11,468	11,248	11,248	105/104***	1.15/1.72***
MINUS TOTAL LIABILITIES	9,852	9,790	9,716	9,646	9,580	9,676	101/99**	0.69/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	-2	-3	-4	-7	-9			
TOTAL NET PORTFOLIO VALUE #	2,082	2,033	1,943	1,815	1,658	1,572	129.35	3.41

* 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	$175	$715	$610	$147	$53
WARM	324 mo	314 mo	301 mo	279 mo	252 mo
WAC	4.62%	5.46%	6.34%	7.32%	8.75%
Amount of these that is FHA or VA Guaranteed	$11	$7	$3	$1	$0
Securities Backed by Conventional Mortgages	$63	$70	$9	$1	$0
WARM	310 mo	146 mo	224 mo	153 mo	127 mo
Weighted Average Pass-Through Rate	3.99%	5.16%	6.05%	7.20%	9.39%
Securities Backed by FHA or VA Mortgages	$36	$13	$3	$1	$0
WARM	312 mo	275 mo	257 mo	189 mo	106 mo
Weighted Average Pass-Through Rate	4.19%	5.10%	6.13%	7.16%	8.87%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$298	$492	$355	$144	$56
WAC	4.43%	5.44%	6.36%	7.30%	8.77%
Mortgage Securities	$150	$74	$11	$1	$0
Weighted Average Pass-Through Rate	4.03%	5.26%	6.12%	7.34%	8.17%
WARM (of 15-Year Loans and Securities)	148 mo	140 mo	136 mo	129 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$60	$231	$264	$117	$34
WAC	4.51%	5.51%	6.37%	7.37%	8.71%
Mortgage Securities	$43	$15	$2	$0	$0
Weighted Average Pass-Through Rate	3.65%	5.46%	6.43%	7.26%	0.00%
WARM (of Balloon Loans and Securities)	73 mo	79 mo	62 mo	52 mo	39 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$4,244

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$0	$2	$0	$16
WAC	2.50%	5.92%	4.87%	0.00%	5.97%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$84	$552	$376	$18	$219
Weighted Average Margin	187 bp	250 bp	277 bp	134 bp	204 bp
WAC	4.27%	4.44%	5.59%	3.35%	5.12%
WARM	199 mo	250 mo	287 mo	171 mo	244 mo
Weighted Average Time Until Next Payment Reset	3 mo	8 mo	35 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,266**

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	$2	$4	$0	$0
Weighted Average Distance from Lifetime Cap	52 bp	148 bp	141 bp	200 bp	157 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$31	$36	$0	$8
Weighted Average Distance from Lifetime Cap	280 bp	370 bp	313 bp	0 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$72	$504	$315	$17	$207
Weighted Average Distance from Lifetime Cap	831 bp	696 bp	635 bp	844 bp	628 bp
Balances Without Lifetime Cap	$7	$15	$23	$0	$19
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$45	$477	$345	$1	$186
Weighted Average Periodic Rate Cap	141 bp	174 bp	209 bp	222 bp	172 bp
Balances Subject to Periodic Rate Floors	$28	$397	$224	$1	$156
MBS Included in ARM Balances	$37	$161	$29	$17	$34

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$106	$388
WARM	69 mo	188 mo
Remaining Term to Full Amortization	263 mo	
Rate Index Code	0	0
Margin	170 bp	222 bp
Reset Frequency	32 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$4	$5
Wghted Average Distance to Lifetime Cap	27 bp	22 bp
Fixed-Rate:		
Balances	$294	$388
WARM	42 mo	129 mo
Remaining Term to Full Amortization	239 mo	
WAC	6.49%	6.60%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$68	$162
WARM	48 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	180 bp	6.43%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$236	$182
WARM	129 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	55 bp	6.73%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$118	$210
WARM	53 mo	49 mo
Margin in Column 1; WAC in Column 2	145 bp	6.50%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$14	$239
WARM	66 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	148 bp	8.03%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2	$25
Fixed Rate		
Remaining WAL <= 5 Years	$39	$45
Remaining WAL 5-10 Years	$4	$30
Remaining WAL Over 10 Years	$3	
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%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$48	$100

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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	$995	$533	$157	$41	$6
WARM	273 mo	288 mo	255 mo	184 mo	150 mo
Weighted Average Servicing Fee	25 bp	25 bp	24 bp	23 bp	23 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	13 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	$13	$0
WARM (in months)	182 mo	0 mo
Weighted Average Servicing Fee	40 bp	0 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 **$1,746**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$473		
Equity Securities Carried at Fair Value	$63		
Zero-Coupon Securities	$7	4.51%	33 mo
Government & Agency Securities	$188	2.19%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,067	0.60%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$159	4.14%	75 mo
Memo: Complex Securities (from supplemental reporting)	$436		

Total Cash, Deposits, and Securities **$2,394**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$198
Accrued Interest Receivable	$33
Advances for Taxes and Insurance	$4
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$84
Unrealized Gains (Losses)	$7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$19
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$17
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$3
Repossessed Assets	$84
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$227
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$12
Miscellaneous I	
Miscellaneous II	$286
	$18

TOTAL ASSETS	**$11,250**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$13
Mortgage-Related Mututal Funds	$51
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$61
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$44
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil | **Reporting Dockets: 199**
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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	$809	$253	$35	$9
WAC	1.17%	2.30%	4.55%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,412	$799	$116	$13
WAC	1.09%	2.02%	4.73%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$928	$335	$6
WAC		1.83%	4.05%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$479	$3
WAC			2.97%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,165**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$65	$41	$32
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,823	$1,696	$742
Penalty in Months of Forgone Interest	3.21 mo	5.34 mo	5.41 mo
Balances in New Accounts	$86	$74	$29

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%	$56	$98	$54	1.58%
3.00 to 3.99%	$15	$47	$40	3.50%
4.00 to 4.99%	$4	$34	$20	4.48%
5.00 to 5.99%	$3	$18	$20	5.28%
6.00 to 6.99%	$0	$1	$2	6.14%
7.00 to 7.99%	$0	$0	$1	7.06%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	18 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$413**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$312
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	$898	0.48%	$11
Money Market Deposit Accounts (MMDAs)	$960	0.75%	$42
Passbook Accounts	$1,352	0.59%	$22
Non-Interest-Bearing Non-Maturity Deposits	$463		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$24	0.05%	
Escrow for Mortgages Serviced for Others	$5	0.11%	
Other Escrows	$1	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,703		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$73		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$9,676**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,574
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,250**

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
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	6	$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$1
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	34	$15
1014	Opt commitment to orig 25- or 30-year FRMs	34	$56
1016	Opt commitment to orig "other" Mortgages	17	$7
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		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$11
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$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		$13
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
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	$3
2214	Firm commit/originate 25- or 30-year FRM loans	6	$3
2216	Firm commit/originate "other" Mortgage loans	9	$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$10
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	59	$27

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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
9512	Adjustable-rate construction loans in process	19	$14

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$14
122	Other investment securities, floating-rate securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
187	Consumer loans; recreational vehicles		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	36	$92
220	Variable-rate FHLB advances	8	$47
299	Other variable-rate		$2
300	Govt. & agency securities, fixed-coupon securities		$5
302	Govt. & agency securities, floating-rate securities		$1

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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	81	$436	$443	$431	$410	$385	$362
123 - Mortgage Derivatives - M/V estimate	41	$146	$148	$147	$140	$138	$130
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$25	$25	$25	$25	$24	$24
280 - FHLB putable advance-M/V estimate	15	$49	$53	$52	$51	$50	$49
281 - FHLB convertible advance-M/V estimate	11	$36	$39	$38	$37	$36	$36
282 - FHLB callable advance-M/V estimate		$30	$33	$32	$31	$31	$30
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$23	$24	$23	$23	$23	$22
290 - Other structured borrowings - M/V estimate		$33	$34	$32	$31	$29	$28