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 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	4,672	-1,307	-22 %	9.76 %	-219 bp
+200 bp	5,217	-762	-13 %	10.72 %	-123 bp
+100 bp	5,683	-296	-5 %	11.50 %	-45 bp
0 bp	5,979			11.95 %	
-100 bp	6,087	108	+2 %	12.05 %	+11 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	11.95 %	11.43 %	12.17 %
Post-shock NPV Ratio	10.72 %	10.51 %	10.28 %
Sensitivity Measure: Decline in NPV Ratio	123 bp	92 bp	189 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	8,816	8,566	8,221	7,863	7,509	8,657	98.94	3.47
30-Year Mortgage Securities	288	279	268	256	245	284	98.04	3.65
15-Year Mortgages and MBS	4,035	3,928	3,798	3,660	3,523	3,941	99.65	3.02
Balloon Mortgages and MBS	1,389	1,366	1,339	1,306	1,270	1,375	99.34	1.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	283	281	278	276	275	261	107.54	0.89
7 Month to 2 Year Reset Frequency	6,345	6,300	6,250	6,191	6,098	6,243	100.91	0.75
2+ to 5 Year Reset Frequency	5,284	5,222	5,147	5,020	4,872	5,145	101.50	1.31
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3	3	3	3	2	3	99.55	0.86
2 Month to 5 Year Reset Frequency	186	183	179	176	172	185	98.57	1.75
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,123	1,106	1,089	1,072	1,056	1,094	101.12	1.56
Adjustable-Rate, Fully Amortizing	1,720	1,702	1,685	1,666	1,647	1,685	101.01	1.05
Fixed-Rate, Balloon	719	692	667	642	619	662	104.58	3.80
Fixed-Rate, Fully Amortizing	916	873	833	798	765	844	103.37	4.75
Construction and Land Loans								
Adjustable-Rate	2,841	2,833	2,825	2,817	2,809	2,837	99.85	0.29
Fixed-Rate	588	577	567	557	547	580	99.45	1.80
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,654	3,644	3,634	3,624	3,615	3,641	100.06	0.27
Fixed-Rate	1,321	1,292	1,265	1,239	1,214	1,262	102.41	2.16
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,005	991	973	953	931	991	100.00	1.59
Accrued Interest Receivable	187	187	187	187	187	187	100.00	0.00
Advance for Taxes/Insurance	30	30	30	30	30	30	100.00	0.00
Float on Escrows on Owned Mortgages	8	15	22	30	36			-49.86
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1			-26.14
TOTAL MORTGAGE LOANS AND SECURITIES	**40,742**	**40,068**	**39,261**	**38,366**	**37,422**	**39,910**	**100.40**	**1.85**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	995	991	987	983	979	996	99.52	0.41
Fixed-Rate	496	476	458	441	425	457	104.36	3.94
Consumer Loans								
Adjustable-Rate	85	85	85	85	84	87	97.26	0.26
Fixed-Rate	466	460	454	449	443	465	99.04	1.28
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-15	-14	-14	-14	-14	-14	0.00	1.99
Accrued Interest Receivable	16	16	16	16	16	16	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,044**	**2,015**	**1,987**	**1,960**	**1,934**	**2,006**	**100.41**	**1.42**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	734	734	734	734	734	734	100.00	0.00
Equities and All Mutual Funds	116	113	107	108	105	115	98.82	3.78
Zero-Coupon Securities	3	3	3	2	2	3	108.60	8.11
Government and Agency Securities	278	274	271	267	264	269	101.84	1.28
Term Fed Funds, Term Repos	835	833	831	829	827	832	100.06	0.24
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	331	314	298	284	271	314	100.02	5.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,760	1,725	1,672	1,615	1,559	1,740	99.18	2.55
Structured Securities (Complex)	420	409	392	373	354	414	98.74	3.37
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,477**	**4,405**	**4,308**	**4,213**	**4,117**	**4,421**	**99.66**	**1.91**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	334	334	334	334	334	334	100.00	0.00
Real Estate Held for Investment	10	10	10	10	10	10	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	5	5	4	6	100.00	6.80
Office Premises and Equipment	439	439	439	439	439	439	100.00	0.00
TOTAL REAL ASSETS, ETC.	**789**	**789**	**788**	**788**	**787**	**789**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	108	142	175	193	199			-23.58
Adjustable-Rate Servicing	11	11	11	14	15			1.25
Float on Mortgages Serviced for Others	73	90	109	126	138			-20.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**192**	**243**	**295**	**333**	**352**			**-21.23**
OTHER ASSETS								
Purchased and Excess Servicing						192		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,242	1,242	1,242	1,242	1,242	1,242	100.00	0.00
Miscellaneous II						271		
Deposit Intangibles								
Retail CD Intangible	43	48	53	58	64			-10.54
Transaction Account Intangible	247	323	402	465	525			-24.03
MMDA Intangible	289	348	412	478	542			-17.65
Passbook Account Intangible	397	502	602	676	774			-20.43
Non-Interest-Bearing Account Intangible	46	67	87	106	124			-30.58
TOTAL OTHER ASSETS	**2,263**	**2,530**	**2,797**	**3,025**	**3,270**	**1,705**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-17		
TOTAL ASSETS	**50,506**	**50,049**	**49,436**	**48,684**	**47,883**	**48,813**	**103/100***	**1.07/1.65***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	16,908	16,854	16,801	16,750	16,701	16,744	100.66	0.32
Fixed-Rate Maturing in 13 Months or More	5,896	5,744	5,598	5,458	5,325	5,493	104.56	2.60
Variable-Rate	176	175	175	175	175	175	100.12	0.09
Demand								
Transaction Accounts	3,321	3,321	3,321	3,321	3,321	3,321	100/90*	0.00/2.59*
MMDAs	5,359	5,359	5,359	5,359	5,359	5,359	100/93*	0.00/1.23*
Passbook Accounts	5,035	5,035	5,035	5,035	5,035	5,035	100/90*	0.00/2.26*
Non-Interest-Bearing Accounts	931	931	931	931	931	931	100/93*	0.00/2.37*
TOTAL DEPOSITS	**37,627**	**37,420**	**37,221**	**37,030**	**36,847**	**37,059**	**101/97***	**0.54/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,483	1,469	1,456	1,443	1,430	1,458	100.78	0.92
Fixed-Rate Maturing in 37 Months or More	382	360	339	321	303	356	101.04	5.94
Variable-Rate	950	943	937	932	928	904	104.27	0.65
TOTAL BORROWINGS	**2,814**	**2,772**	**2,733**	**2,696**	**2,661**	**2,718**	**101.98**	**1.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	301	301	301	301	301	301	100.00	0.00
Other Escrow Accounts	178	173	168	163	159	195	88.60	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	570	570	570	570	570	570	100.00	0.00
Miscellaneous II	0	0	0	0	0	33		
TOTAL OTHER LIABILITIES	**1,049**	**1,044**	**1,039**	**1,034**	**1,030**	**1,099**	**94.95**	**0.49**
Other Liabilities not Included Above								
Self-Valued	2,898	2,842	2,799	2,766	2,742	2,776	102.40	1.73
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**44,388**	**44,078**	**43,791**	**43,526**	**43,281**	**43,650**	**101/98****	**0.68/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	34	-23	-115	-210	-303			
ARMs	2	0	-3	-7	-13			
Other Mortgages	10	0	-12	-26	-40			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	38	-11	-78	-142	-203			
Sell Mortgages and MBS	-104	32	215	389	554			
Purchase Non-Mortgage Items	4	0	-3	-6	-9			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	0	1	1	2			
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	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	7	-3	-13	-22	-32			
Self-Valued	-22	12	47	81	114			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-32**	**8**	**38**	**59**	**70**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	50,506	50,049	49,436	48,684	47,883	48,813	103/100***	1.07/1.65***
MINUS TOTAL LIABILITIES	44,388	44,078	43,791	43,526	43,281	43,650	101/98**	0.68/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	-32	8	38	59	70			
TOTAL NET PORTFOLIO VALUE #	6,087	5,979	5,683	5,217	4,672	5,163	115.81	3.38

* 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	$305	$3,843	$3,839	$543	$126
WARM	316 mo	325 mo	338 mo	318 mo	276 mo
WAC	4.52%	5.62%	6.38%	7.32%	8.75%
Amount of these that is FHA or VA Guaranteed	$0	$21	$50	$9	$2
Securities Backed by Conventional Mortgages	$41	$138	$41	$9	$2
WARM	165 mo	280 mo	320 mo	279 mo	211 mo
Weighted Average Pass-Through Rate	4.10%	5.12%	6.15%	7.23%	8.16%
Securities Backed by FHA or VA Mortgages	$4	$42	$7	$1	$0
WARM	319 mo	330 mo	306 mo	231 mo	131 mo
Weighted Average Pass-Through Rate	4.50%	5.14%	6.09%	7.15%	9.12%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$665	$2,035	$712	$161	$53
WAC	4.73%	5.44%	6.34%	7.33%	8.57%
Mortgage Securities	$78	$158	$77	$3	$0
Weighted Average Pass-Through Rate	4.37%	5.23%	6.03%	7.47%	8.32%
WARM (of 15-Year Loans and Securities)	128 mo	146 mo	148 mo	125 mo	82 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$138	$599	$435	$124	$53
WAC	4.51%	5.34%	6.38%	7.31%	8.50%
Mortgage Securities	$8	$14	$5	$0	$0
Weighted Average Pass-Through Rate	4.49%	5.37%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	38 mo	67 mo	77 mo	78 mo	28 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,258**

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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	$1	$269	$6	$0	$0
WAC	7.33%	5.81%	6.81%	0.00%	7.70%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$260	$5,974	$5,139	$3	$185
Weighted Average Margin	265 bp	286 bp	271 bp	135 bp	173 bp
WAC	6.05%	6.03%	6.05%	5.32%	6.19%
WARM	209 mo	312 mo	330 mo	162 mo	245 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities — $11,837

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	$3	$39	$9	$0	$0
Weighted Average Distance from Lifetime Cap	86 bp	130 bp	132 bp	0 bp	151 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$443	$62	$0	$11
Weighted Average Distance from Lifetime Cap	355 bp	354 bp	375 bp	275 bp	342 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$234	$5,744	$4,978	$2	$170
Weighted Average Distance from Lifetime Cap	2,017 bp	589 bp	597 bp	759 bp	588 bp
Balances Without Lifetime Cap	$23	$18	$95	$0	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$159	$6,203	$5,014	$1	$170
Weighted Average Periodic Rate Cap	261 bp	255 bp	418 bp	199 bp	168 bp
Balances Subject to Periodic Rate Floors	$159	$5,885	$4,988	$1	$169
MBS Included in ARM Balances	$159	$712	$602	$2	$12

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,094	$1,685
WARM	86 mo	186 mo
Remaining Term to Full Amortization	255 mo	
Rate Index Code	0	0
Margin	250 bp	274 bp
Reset Frequency	43 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$22	$49
Wghted Average Distance to Lifetime Cap	174 bp	141 bp
Fixed-Rate:		
Balances	$662	$844
WARM	57 mo	146 mo
Remaining Term to Full Amortization	289 mo	
WAC	6.69%	6.65%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,837	$580
WARM	14 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	168 bp	7.07%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,641	$1,262
WARM	171 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	7.82%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$996	$457
WARM	62 mo	58 mo
Margin in Column 1; WAC in Column 2	111 bp	6.65%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$87	$465
WARM	39 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	7.90%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3	$277
Fixed Rate		
Remaining WAL <= 5 Years	$29	$1,060
Remaining WAL 5-10 Years	$189	$52
Remaining WAL Over 10 Years	$90	
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	$312	$1,389

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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	$1,432	$9,388	$7,165	$1,114	$245
WARM	112 mo	257 mo	307 mo	303 mo	289 mo
Weighted Average Servicing Fee	32 bp	32 bp	31 bp	30 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	170 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	$2,981	$2	Total # of Adjustable-Rate Loans Serviced	16 loans
WARM (in months)	325 mo	135 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others **$22,326**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$734		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$113		
Zero-Coupon Securities	$3	4.92%	99 mo
Government & Agency Securities	$269	3.74%	17 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$832	2.60%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$314	5.10%	91 mo
Memo: Complex Securities (from supplemental reporting)	$414		

Total Cash, Deposits, and Securities **$2,679**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,404
Accrued Interest Receivable	$187
Advances for Taxes and Insurance	$30
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$414
Unrealized Gains (Losses)	$-17

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$22
Accrued Interest Receivable	$16
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$36
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$10
Repossessed Assets	$334
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$439
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-15
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$192
Miscellaneous I	$1,242
Miscellaneous II	$271
TOTAL ASSETS	**$48,773**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
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	$33
Mortgage-Related Mututal Funds	$81
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$136
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$114
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$5,444	$809	$235	$39
WAC	4.08%	4.96%	4.08%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$6,785	$2,929	$542	$55
WAC	3.46%	4.74%	3.92%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,456	$1,325	$15
WAC		3.90%	4.51%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,713	$4
WAC			5.14%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$22,237**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,264	$208	$88
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,563	$4,628	$3,468
Penalty in Months of Forgone Interest	3.40 mo	5.89 mo	7.53 mo
Balances in New Accounts	$1,574	$893	$166

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%	$671	$32	$5	2.24%
3.00 to 3.99%	$28	$93	$56	3.46%
4.00 to 4.99%	$11	$452	$166	4.52%
5.00 to 5.99%	$15	$148	$106	5.37%
6.00 to 6.99%	$0	$5	$16	6.26%
7.00 to 7.99%	$0	$1	$7	7.34%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	22 mo	90 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,814**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,855
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	$3,321	1.36%	$139
Money Market Deposit Accounts (MMDAs)	$5,359	2.08%	$271
Passbook Accounts	$5,035	1.95%	$505
Non-Interest-Bearing Non-Maturity Deposits	$931		$40
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$136	0.00%	
Escrow for Mortgages Serviced for Others	$165	0.00%	
Other Escrows	$195	0.45%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$15,143		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$570		
Miscellaneous II	$33		
TOTAL LIABILITIES	**$43,650**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,123
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$48,773**

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		$26
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	$86
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$235
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$98
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	36	$336
1014	Opt commitment to orig 25- or 30-year FRMs	31	$2,153
1016	Opt commitment to orig "other" Mortgages	20	$459
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$70
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$114
2036	Commit/sell "other" Mortgage loans, svc retained		$9
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$90
2054	Commit/purchase 25- to 30-year FRM MBS		$1,117
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$540
2074	Commit/sell 25- or 30-yr FRM MBS		$2,874
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$55
2136	Commit/sell "other" Mortgage loans, svc released		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$80
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	6	$86
2214	Firm commit/originate 25- or 30-year FRM loans	11	$10
2216	Firm commit/originate "other" Mortgage loans	7	$19

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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
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	7	$122
4022	Commit/sell non-Mortgage financial assets		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$8
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
9502	Fixed-rate construction loans in process	39	$982
9512	Adjustable-rate construction loans in process	31	$149

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$60
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$14
120	Other investment securities, fixed-coupon securities		$44
122	Other investment securities, floating-rate securities		$34
130	Construction and land loans (adj-rate)		$8
150	Commercial loans (adj-rate)		$31
200	Variable-rate, fixed-maturity CDs	20	$175
220	Variable-rate FHLB advances	14	$132
299	Other variable-rate		$772
300	Govt. & agency securities, fixed-coupon securities		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	41	$414	$420	$409	$392	$373	$354
123 - Mortgage Derivatives - M/V estimate	19	$1,740	$1,760	$1,725	$1,672	$1,615	$1,559
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$61	$60	$59	$55	$58	$57
280 - FHLB putable advance-M/V estimate	13	$459	$478	$468	$460	$454	$449
281 - FHLB convertible advance-M/V estimate	14	$1,442	$1,505	$1,476	$1,453	$1,436	$1,423
282 - FHLB callable advance-M/V estimate		$145	$152	$148	$146	$144	$143
290 - Other structured borrowings - M/V estimate		$730	$762	$750	$740	$732	$727
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6,365	$-22	$12	$47	$81	$114