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: 246** **September 2007**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	1,937	-488	-20 %	15.13 %	-286 bp
+200 bp	2,116	-309	-13 %	16.23 %	-177 bp
+100 bp	2,284	-141	-6 %	17.21 %	-78 bp
0 bp	2,425			18.00 %	
-100 bp	2,509	84	+3 %	18.41 %	+41 bp
-200 bp	2,548	123	+5 %	18.54 %	+55 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	18.00 %	17.93 %	17.15 %
Post-shock NPV Ratio	16.23 %	15.77 %	15.29 %
Sensitivity Measure: Decline in NPV Ratio	177 bp	216 bp	187 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil | **Reporting Dockets: 246**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:56:42 AM | **Amounts in Millions** | **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	1,648	1,624	1,585	1,528	1,462	1,396	1,578	100.41	3.02
30-Year Mortgage Securities	131	129	125	120	115	110	126	98.49	3.53
15-Year Mortgages and MBS	2,197	2,158	2,104	2,040	1,971	1,902	2,099	100.23	2.81
Balloon Mortgages and MBS	862	851	839	824	806	787	840	99.85	1.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	156	155	154	154	153	152	154	100.13	0.50
7 Month to 2 Year Reset Frequency	756	750	744	739	731	719	741	100.53	0.72
2+ to 5 Year Reset Frequency	729	721	712	700	683	664	710	100.29	1.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	26	25	25	25	25	25	25	100.30	0.81
2 Month to 5 Year Reset Frequency	320	316	312	307	302	296	320	97.38	1.44
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	81	80	80	79	78	77	80	99.67	1.11
Adjustable-Rate, Fully Amortizing	462	457	452	447	442	436	452	99.88	1.12
Fixed-Rate, Balloon	300	291	282	274	266	258	276	102.29	3.05
Fixed-Rate, Fully Amortizing	499	476	455	436	418	401	445	102.39	4.45
Construction and Land Loans									
Adjustable-Rate	285	284	283	282	281	280	283	100.09	0.41
Fixed-Rate	346	339	332	325	318	312	338	97.99	2.08
Second-Mortgage Loans and Securities									
Adjustable-Rate	261	260	259	258	258	257	259	100.07	0.32
Fixed-Rate	307	301	295	289	284	278	294	100.09	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	39	39	38	37	36	35	38	100.00	2.26
Accrued Interest Receivable	48	48	48	48	48	48	48	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	6	8	9			-36.03
LESS: Value of Servicing on Mortgages Serviced by Others	0	1	1	1	1	1			-21.26
TOTAL MORTGAGE LOANS AND SECURITIES	**9,457**	**9,308**	**9,128**	**8,917**	**8,684**	**8,442**	**9,109**	**100.22**	**2.14**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil — **Reporting Dockets: 246**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:56:42 AM — **Amounts in Millions** — **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	187	186	185	184	183	181	185	99.90	0.66
Fixed-Rate	220	215	210	205	200	195	209	100.44	2.44
Consumer Loans									
Adjustable-Rate	18	18	18	18	18	18	18	98.68	0.27
Fixed-Rate	406	400	394	389	384	378	396	99.69	1.43
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-5	-5	-5	-5	-5	-5	-5	0.00	1.36
Accrued Interest Receivable	11	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**838**	**826**	**814**	**802**	**791**	**780**	**814**	**99.91**	**1.47**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	444	444	444	444	444	444	444	100.00	0.00
Equities and All Mutual Funds	229	225	220	214	208	202	220	100.00	2.59
Zero-Coupon Securities	14	13	13	12	12	12	12	103.76	3.54
Government and Agency Securities	379	369	360	352	343	336	353	101.95	2.47
Term Fed Funds, Term Repos	715	714	712	710	709	707	712	100.00	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	121	116	112	108	105	101	112	100.29	3.65
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	186	186	184	178	173	168	188	97.90	2.26
Structured Securities (Complex)	582	579	572	555	534	513	576	99.39	2.12
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,665**	**2,641**	**2,612**	**2,568**	**2,522**	**2,477**	**2,611**	**100.01**	**1.42**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:42 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 1/10/2008

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	18	18	18	18	18	18	18	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	2	3	100.00	6.81
Office Premises and Equipment	266	266	266	266	266	266	266	100.00	0.00
TOTAL REAL ASSETS, ETC.	**293**	**293**	**293**	**293**	**293**	**292**	**293**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	4	5	5	6	6			-15.73
Adjustable-Rate Servicing	0	0	0	0	0	0			-14.39
Float on Mortgages Serviced for Others	3	3	4	4	5	5			-16.29
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**7**	**9**	**10**	**11**	**11**			**-15.94**
OTHER ASSETS									
Purchased and Excess Servicing							5		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	252	252	252	252	252	252	252	100.00	0.00
Miscellaneous II							62		
Deposit Intangibles									
Retail CD Intangible	11	12	13	14	16	17			-9.55
Transaction Account Intangible	62	83	104	122	138	153			-18.66
MMDA Intangible	43	52	60	70	80	91			-14.15
Passbook Account Intangible	94	122	146	168	190	213			-15.64
Non-Interest-Bearing Account Intangible	22	33	43	53	62	71			-23.52
TOTAL OTHER ASSETS	**484**	**554**	**619**	**679**	**738**	**798**	**320**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-19		
TOTAL ASSETS	**13,743**	**13,629**	**13,475**	**13,268**	**13,037**	**12,799**	**13,128**	**103/100*** **	**1.34/1.85*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 1/10/2008

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,822	4,805	4,788	4,772	4,756	4,741	4,781	100.16	0.34
Fixed-Rate Maturing in 13 Months or More	1,628	1,589	1,551	1,515	1,481	1,448	1,529	101.47	2.37
Variable-Rate	93	93	93	92	92	92	92	100.30	0.22
Demand									
Transaction Accounts	901	901	901	901	901	901	901	100/88*	0.00/2.45*
MMDAs	880	880	880	880	880	880	880	100/93*	0.00/1.05*
Passbook Accounts	1,259	1,259	1,259	1,259	1,259	1,259	1,259	100/88*	0.00/2.05*
Non-Interest-Bearing Accounts	480	480	480	480	480	480	480	100/91*	0.00/2.32*
TOTAL DEPOSITS	**10,063**	**10,007**	**9,953**	**9,901**	**9,850**	**9,801**	**9,923**	**100/97***	**0.54/1.21***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	508	503	499	494	490	485	500	99.77	0.90
Fixed-Rate Maturing in 37 Months or More	185	175	166	157	150	142	167	99.16	5.31
Variable-Rate	72	72	72	72	72	72	72	100.07	0.01
TOTAL BORROWINGS	**764**	**750**	**736**	**723**	**711**	**699**	**739**	**99.66**	**1.81**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	37	37	37	37	37	37	37	100.00	0.00
Other Escrow Accounts	3	3	3	3	3	3	3	85.29	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	112	112	112	112	112	112	112	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	17		
TOTAL OTHER LIABILITIES	**153**	**153**	**152**	**152**	**152**	**152**	**170**	**89.54**	**0.06**
Other Liabilities not Included Above									
Self-Valued	220	213	208	205	202	200	205	101.41	2.06
Unamortized Yield Adjustments							8		
TOTAL LIABILITIES	**11,200**	**11,123**	**11,050**	**10,981**	**10,916**	**10,853**	**11,045**	**100/97****	**0.64/1.25****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 1/10/2008

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	2	1	-1	-3	-5			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	0	0	0	-1	-1			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	0	-2	-4			
Sell Mortgages and MBS	-3	-2	-1	0	2	5			
Purchase Non-Mortgage Items	1	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	1	1			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	1	0	-1	-1	-2	-3			
Self-Valued	1	1	1	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**5**	**3**	**0**	**-3**	**-6**	**-9**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets < $100 Mil — **Reporting Dockets: 246**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:56:43 AM — **Amounts in Millions** — **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	13,743	13,629	13,475	13,268	13,037	12,799	13,128	103/100***	1.34/1.85***
MINUS TOTAL LIABILITIES	11,200	11,123	11,050	10,981	10,916	10,853	11,045	100/97**	0.64/1.25**
PLUS OFF-BALANCE-SHEET POSITIONS	5	3	0	-3	-6	-9			
TOTAL NET PORTFOLIO VALUE #	2,548	2,509	2,425	2,284	2,116	1,937	2,083	116.43	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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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	$11	$366	$854	$244	$103
WARM	270 mo	306 mo	322 mo	299 mo	258 mo
WAC	4.41%	5.66%	6.38%	7.34%	9.01%
Amount of these that is FHA or VA Guaranteed	$0	$0	$6	$2	$1
Securities Backed by Conventional Mortgages	$31	$55	$14	$3	$1
WARM	267 mo	235 mo	292 mo	218 mo	147 mo
Weighted Average Pass-Through Rate	4.58%	5.29%	6.11%	7.16%	9.04%
Securities Backed by FHA or VA Mortgages	$1	$13	$5	$2	$1
WARM	182 mo	270 mo	271 mo	231 mo	148 mo
Weighted Average Pass-Through Rate	4.61%	5.13%	6.16%	7.14%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$108	$586	$659	$296	$155
WAC	4.68%	5.50%	6.39%	7.33%	8.73%
Mortgage Securities	$127	$145	$21	$2	$1
Weighted Average Pass-Through Rate	4.31%	5.33%	6.22%	7.21%	8.38%
WARM (of 15-Year Loans and Securities)	114 mo	132 mo	153 mo	133 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$21	$172	$265	$165	$97
WAC	4.68%	5.54%	6.41%	7.32%	8.86%
Mortgage Securities	$78	$38	$3	$0	$0
Weighted Average Pass-Through Rate	4.27%	5.33%	6.29%	7.46%	9.73%
WARM (of Balloon Loans and Securities)	54 mo	73 mo	85 mo	69 mo	38 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,644**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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	$5	$19	$0	$7
WAC	7.60%	6.00%	5.99%	5.75%	6.90%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$154	$736	$691	$25	$313
Weighted Average Margin	167 bp	243 bp	261 bp	130 bp	217 bp
WAC	7.21%	6.45%	6.23%	6.05%	6.33%
WARM	141 mo	254 mo	287 mo	203 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	34 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,950**

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	$7	$36	$3	$0	$7
Weighted Average Distance from Lifetime Cap	159 bp	150 bp	181 bp	123 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$22	$179	$52	$0	$27
Weighted Average Distance from Lifetime Cap	326 bp	338 bp	353 bp	308 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$97	$506	$621	$19	$255
Weighted Average Distance from Lifetime Cap	787 bp	565 bp	588 bp	708 bp	570 bp
Balances Without Lifetime Cap	$28	$20	$34	$5	$31
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$42	$654	$612	$2	$266
Weighted Average Periodic Rate Cap	140 bp	167 bp	218 bp	194 bp	178 bp
Balances Subject to Periodic Rate Floors	$35	$558	$539	$2	$225
MBS Included in ARM Balances	$43	$224	$51	$20	$40

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$80	$452
WARM	64 mo	193 mo
Remaining Term to Full Amortization	246 mo	
Rate Index Code	0	0
Margin	164 bp	223 bp
Reset Frequency	28 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$4	$26
Wghted Average Distance to Lifetime Cap	4 bp	82 bp
Fixed-Rate:		
Balances	$276	$445
WARM	47 mo	127 mo
Remaining Term to Full Amortization	253 mo	
WAC	7.34%	7.14%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$283	$338
WARM	29 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	7.73%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$259	$294
WARM	131 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	7.15%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$185	$209
WARM	49 mo	37 mo
Margin in Column 1; WAC in Column 2	118 bp	8.07%
Reset Frequency	13 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$18	$396
WARM	39 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	121 bp	8.26%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$33
Fixed Rate		
Remaining WAL <= 5 Years	$4	$119
Remaining WAL 5-10 Years	$16	$7
Remaining WAL Over 10 Years	$5	
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$30	$159

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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	$81	$369	$317	$87	$34
WARM	173 mo	219 mo	268 mo	195 mo	130 mo
Weighted Average Servicing Fee	29 bp	26 bp	26 bp	26 bp	59 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	10 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	$79	$1	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	244 mo	341 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	24 bp	42 bp		

Total Balances of Mortgage Loans Serviced for Others	**$966**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$444		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$220		
Zero-Coupon Securities	$12	5.56%	44 mo
Government & Agency Securities	$353	4.58%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$712	4.78%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$107	5.05%	57 mo
Memo: Complex Securities (from supplemental reporting)	$576		
Total Cash, Deposits, and Securities	**$2,423**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$87
Accrued Interest Receivable	$48
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$50
Unrealized Gains (Losses)	$-5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$15
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$18
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$266
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5
Miscellaneous I	$252
Miscellaneous II	$62
TOTAL ASSETS	**$13,129**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9
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	$70
Mortgage-Related Mututal Funds	$149
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$80
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$85
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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	$1,191	$348	$74	$8
WAC	4.82%	4.62%	4.33%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,078	$924	$165	$7
WAC	4.91%	4.85%	3.95%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$782	$394	$7
WAC		4.87%	4.34%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$354	$3
WAC			4.97%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,310**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$82	$58	$20
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,688	$1,774	$776
Penalty in Months of Forgone Interest	3.06 mo	5.15 mo	4.95 mo
Balances in New Accounts	$243	$107	$17

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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%	$1	$7	$2	2.41%
3.00 to 3.99%	$17	$58	$10	3.59%
4.00 to 4.99%	$102	$116	$82	4.63%
5.00 to 5.99%	$48	$144	$63	5.35%
6.00 to 6.99%	$0	$5	$8	6.36%
7.00 to 7.99%	$1	$1	$2	7.23%
8.00 to 8.99%	$0	$0	$0	8.49%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$667**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$369
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:43 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$901	1.16%	$28
Money Market Deposit Accounts (MMDAs)	$880	3.07%	$35
Passbook Accounts	$1,259	1.43%	$20
Non-Interest-Bearing Non-Maturity Deposits	$480		$10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$31	0.04%	
Escrow for Mortgages Serviced for Others	$6	0.11%	
Other Escrows	$3	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,561		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$112		
Miscellaneous II	$17		
TOTAL LIABILITIES	**$11,045**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,084
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,129**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 246**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:56:43 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

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		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$4
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	52	$21
1014	Opt commitment to orig 25- or 30-year FRMs	35	$42
1016	Opt commitment to orig "other" Mortgages	40	$24
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, 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	7	$3
2036	Commit/sell "other" Mortgage loans, svc retained		$28
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
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		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	12	$29
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$5
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$5
2214	Firm commit/originate 25- or 30-year FRM loans	14	$14
2216	Firm commit/originate "other" Mortgage loans	15	$22
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$14

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 246**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:56:44 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$8
4002	Commit/purchase non-Mortgage financial assets	11	$21
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	90	$95
9512	Adjustable-rate construction loans in process	32	$36

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:44 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

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
125	Multi/nonres mtg loans; fixed-rate, Balloon		$10
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
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	48	$92
220	Variable-rate FHLB advances	20	$48
299	Other variable-rate	7	$24
300	Govt. & agency securities, fixed-coupon securities		$3
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 1/10/2008 11:56:44 AM

Amounts in Millions

Reporting Dockets: 246
September 2007
Data as of: 01/09/2008

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	100	$576	$582	$579	$572	$555	$534	$513
123 - Mortgage Derivatives - M/V estimate	51	$185	$186	$186	$184	$178	$173	$168
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$83	$84	$84	$83	$82	$80	$78
280 - FHLB putable advance-M/V estimate	15	$62	$67	$65	$63	$62	$62	$61
281 - FHLB convertible advance-M/V estimate	17	$84	$89	$87	$85	$84	$83	$83
282 - FHLB callable advance-M/V estimate		$15	$16	$15	$15	$15	$14	$14
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$44	$47	$46	$44	$43	$42	$41
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4	$1	$1	$1	$0	$0	$0