Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 168** | **March 2010**

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	18,132	-1,570	-8 %	11.79 %	-58 bp
+200 bp	19,097	-605	-3 %	12.24 %	-13 bp
+100 bp	19,656	-46	0 %	12.45 %	+8 bp
0 bp	19,702			12.37 %	
-100 bp	19,482	-220	-1 %	12.15 %	-22 bp

Risk Measure for a Given Rate Shock

	3/31/2010	12/31/2009	3/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.37 %	14.99 %	9.21 %
Post-shock NPV Ratio	12.15 %	14.58 %	8.62 %
Sensitivity Measure: Decline in NPV Ratio	22 bp	41 bp	59 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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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	20,667	20,240	19,528	18,639	17,671	19,170	105.58	2.81
30-Year Mortgage Securities	5,784	5,505	5,172	4,834	4,503	5,638	97.65	5.56
15-Year Mortgages and MBS	9,319	9,152	8,904	8,622	8,322	8,651	105.79	2.27
Balloon Mortgages and MBS	5,082	5,063	5,020	4,954	4,867	4,547	111.36	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,199	3,180	3,146	3,110	3,063	3,088	102.97	0.84
7 Month to 2 Year Reset Frequency	10,957	10,914	10,886	10,780	10,590	10,441	104.52	0.32
2+ to 5 Year Reset Frequency	5,493	5,467	5,430	5,356	5,202	5,214	104.84	0.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,987	1,974	1,955	1,933	1,909	1,858	106.27	0.83
2 Month to 5 Year Reset Frequency	981	969	954	938	919	945	102.60	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,601	1,592	1,580	1,568	1,555	1,589	100.18	0.67
Adjustable-Rate, Fully Amortizing	6,312	6,288	6,256	6,224	6,192	6,261	100.44	0.45
Fixed-Rate, Balloon	3,058	2,974	2,892	2,814	2,738	2,824	105.33	2.77
Fixed-Rate, Fully Amortizing	4,623	4,483	4,345	4,214	4,090	4,187	107.08	3.10
Construction and Land Loans								
Adjustable-Rate	3,132	3,126	3,117	3,108	3,100	3,127	99.98	0.23
Fixed-Rate	2,055	2,022	1,985	1,948	1,914	2,016	100.32	1.74
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,838	8,821	8,797	8,772	8,748	8,804	100.20	0.24
Fixed-Rate	3,219	3,152	3,082	3,015	2,951	2,970	106.12	2.18
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,140	6,064	5,949	5,813	5,659	6,064	100.00	1.57
Accrued Interest Receivable	470	470	470	470	470	470	100.00	0.00
Advance for Taxes/Insurance	120	120	120	120	120	120	100.00	0.00
Float on Escrows on Owned Mortgages	66	107	146	181	213			-37.36
LESS: Value of Servicing on Mortgages Serviced by Others	-19	-30	-37	-43	-49			-30.29
TOTAL MORTGAGE LOANS AND SECURITIES	**103,123**	**101,715**	**99,771**	**97,456**	**94,846**	**97,983**	**103.81**	**1.65**

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	-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	2,760	2,756	2,749	2,742	2,735	2,756	99.98	0.21
Fixed-Rate	2,579	2,499	2,420	2,344	2,272	2,296	108.82	3.19
Consumer Loans								
Adjustable-Rate	5,279	5,277	5,271	5,266	5,260	5,285	99.85	0.07
Fixed-Rate	5,728	5,632	5,534	5,442	5,355	5,606	100.46	1.72
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-503	-501	-498	-495	-493	-501	0.00	0.51
Accrued Interest Receivable	232	232	232	232	232	232	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,076**	**15,896**	**15,709**	**15,531**	**15,362**	**15,675**	**101.40**	**1.16**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,520	4,520	4,520	4,520	4,520	4,520	100.00	0.00
Equities and All Mutual Funds	127	123	119	114	110	124	99.02	3.56
Zero-Coupon Securities	161	155	149	143	138	150	103.20	4.01
Government and Agency Securities	5,387	5,162	4,948	4,745	4,553	5,042	102.39	4.25
Term Fed Funds, Term Repos	8,652	8,650	8,640	8,630	8,620	8,645	100.05	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	485	463	442	423	405	452	102.38	4.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,687	7,535	7,282	7,040	6,819	7,472	100.84	2.69
Structured Securities (Complex)	2,327	2,280	2,193	2,100	2,010	2,293	99.41	2.94
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**29,347**	**28,887**	**28,291**	**27,715**	**27,174**	**28,698**	**100.66**	**1.83**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,182	1,182	1,182	1,182	1,182	1,182	100.00	0.00
Real Estate Held for Investment	32	32	32	32	32	32	100.00	0.00
Investment in Unconsolidated Subsidiaries	62	58	54	50	46	58	100.00	6.80
Office Premises and Equipment	1,337	1,337	1,337	1,337	1,337	1,337	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,613**	**2,609**	**2,605**	**2,601**	**2,597**	**2,609**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	385	458	506	534	548			-13.21
Adjustable-Rate Servicing	61	67	89	91	89			-21.45
Float on Mortgages Serviced for Others	135	152	171	184	194			-11.77
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**581**	**677**	**766**	**809**	**831**			**-13.70**
OTHER ASSETS								
Purchased and Excess Servicing						644		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,279	6,279	6,279	6,279	6,279	6,279	100.00	0.00
Miscellaneous II						2,387		
Deposit Intangibles								
Retail CD Intangible	49	57	90	102	114			-35.57
Transaction Account Intangible	371	542	761	967	1,170			-35.96
MMDA Intangible	1,637	2,110	2,817	3,517	4,176			-27.96
Passbook Account Intangible	276	373	506	632	756			-30.82
Non-Interest-Bearing Account Intangible	49	172	291	404	512			-70.35
TOTAL OTHER ASSETS	**8,662**	**9,533**	**10,744**	**11,902**	**13,008**	**9,310**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-71		
TOTAL ASSETS	**160,401**	**159,317**	**157,886**	**156,014**	**153,817**	**154,205**	**103/101*****	**0.79/1.47*****

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	25,491	25,459	25,368	25,278	25,194	25,208	101.00	0.24
Fixed-Rate Maturing in 13 Months or More	9,525	9,300	9,084	8,883	8,699	8,858	104.99	2.37
Variable-Rate	77	77	77	77	77	77	100.24	0.04
Demand								
Transaction Accounts	9,145	9,145	9,145	9,145	9,145	9,145	100/94*	0.00/2.27*
MMDAs	52,104	52,104	52,104	52,104	52,104	52,104	100/96*	0.00/1.18*
Passbook Accounts	5,859	5,859	5,859	5,859	5,859	5,859	100/94*	0.00/2.10*
Non-Interest-Bearing Accounts	5,195	5,195	5,195	5,195	5,195	5,195	100/97*	0.00/2.40*
TOTAL DEPOSITS	**107,397**	**107,140**	**106,833**	**106,542**	**106,274**	**106,446**	**101/98***	**0.26/1.27***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	11,707	11,617	11,522	11,430	11,339	11,327	102.56	0.79
Fixed-Rate Maturing in 37 Months or More	10,361	9,815	9,303	8,823	8,373	9,024	108.76	5.39
Variable-Rate	4,711	4,704	4,694	4,683	4,672	4,661	100.92	0.18
TOTAL BORROWINGS	**26,779**	**26,136**	**25,519**	**24,936**	**24,384**	**25,013**	**104.49**	**2.41**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	787	787	787	787	787	787	100.00	0.00
Other Escrow Accounts	29	28	27	26	26	31	91.32	3.02
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,105	2,105	2,105	2,105	2,105	2,105	100.00	0.00
Miscellaneous II	0	0	0	0	0	48		
TOTAL OTHER LIABILITIES	**2,921**	**2,920**	**2,919**	**2,919**	**2,918**	**2,971**	**98.28**	**0.03**
Other Liabilities not Included Above								
Self-Valued	3,418	3,416	3,354	3,302	3,264	3,259	104.83	0.92
Unamortized Yield Adjustments						57		
TOTAL LIABILITIES	**140,514**	**139,613**	**138,626**	**137,699**	**136,840**	**137,747**	**101/99****	**0.68/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	14	8	-2	-14	-26			
ARMs	2	2	2	1	0			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	46	6	-46	-97	-148			
Sell Mortgages and MBS	-51	12	96	184	269			
Purchase Non-Mortgage Items	3	0	-2	-4	-6			
Sell Non-Mortgage Items	-1	0	2	4	7			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-423	-51	288	604	900			
Pay Floating, Receive Fixed Swaps	2	2	1	0	-1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	5	9	12			
Interest-Rate Caps	13	25	44	71	106			
Interest-Rate Floors	61	41	30	21	15			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	1	-1	-4	-8	-12			
Self-Valued	-71	-47	-17	13	41			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-405**	**-2**	**396**	**782**	**1,155**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	160,401	159,317	157,886	156,014	153,817	154,205	103/101***	0.79/1.47***
MINUS TOTAL LIABILITIES	140,514	139,613	138,626	137,699	136,840	137,747	101/99**	0.68/1.45**
PLUS OFF-BALANCE-SHEET POSITIONS	-405	-2	396	782	1,155			
TOTAL NET PORTFOLIO VALUE #	19,482	19,702	19,656	19,097	18,132	16,458	119.71	-0.44

* 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	$1,328	$4,478	$7,515	$3,495	$2,355
WARM	356 mo	313 mo	314 mo	310 mo	299 mo
WAC	3.65%	5.54%	6.45%	7.44%	8.84%
Amount of these that is FHA or VA Guaranteed	$29	$187	$173	$87	$52
Securities Backed by Conventional Mortgages	$3,613	$1,371	$280	$48	$1
WARM	338 mo	334 mo	310 mo	327 mo	133 mo
Weighted Average Pass-Through Rate	3.68%	5.16%	6.36%	7.09%	8.60%
Securities Backed by FHA or VA Mortgages	$38	$250	$32	$3	$1
WARM	236 mo	290 mo	271 mo	245 mo	114 mo
Weighted Average Pass-Through Rate	4.28%	5.14%	6.22%	7.08%	8.72%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$779	$1,649	$2,098	$1,104	$653
WAC	4.52%	5.49%	6.45%	7.39%	9.11%
Mortgage Securities	$1,627	$691	$49	$1	$0
Weighted Average Pass-Through Rate	4.00%	5.26%	6.09%	7.10%	8.48%
WARM (of 15-Year Loans and Securities)	154 mo	142 mo	138 mo	123 mo	124 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$172	$975	$2,147	$512	$398
WAC	3.69%	5.57%	6.40%	7.33%	10.29%
Mortgage Securities	$259	$81	$3	$0	$0
Weighted Average Pass-Through Rate	4.34%	5.47%	6.41%	7.14%	8.00%
WARM (of Balloon Loans and Securities)	65 mo	73 mo	70 mo	58 mo	65 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,005**

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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	$8	$1,194	$1	$0	$50
WAC	5.81%	5.86%	5.07%	0.00%	5.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,081	$9,247	$5,213	$1,858	$894
Weighted Average Margin	159 bp	246 bp	255 bp	245 bp	273 bp
WAC	3.29%	5.11%	5.87%	5.45%	5.63%
WARM	249 mo	294 mo	317 mo	337 mo	283 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	38 mo	7 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$21,546**

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	$12	$434	$92	$0	$8
Weighted Average Distance from Lifetime Cap	161 bp	191 bp	188 bp	200 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$43	$173	$80	$2	$224
Weighted Average Distance from Lifetime Cap	313 bp	313 bp	314 bp	333 bp	324 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,693	$9,706	$4,918	$1,707	$678
Weighted Average Distance from Lifetime Cap	816 bp	588 bp	558 bp	641 bp	613 bp
Balances Without Lifetime Cap	$339	$128	$124	$150	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,314	$8,957	$4,608	$114	$592
Weighted Average Periodic Rate Cap	233 bp	208 bp	211 bp	1,022 bp	236 bp
Balances Subject to Periodic Rate Floors	$1,377	$8,679	$4,536	$114	$549
MBS Included in ARM Balances	$960	$441	$181	$609	$9

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,589	$6,261
WARM	52 mo	78 mo
Remaining Term to Full Amortization	285 mo	
Rate Index Code	0	0
Margin	149 bp	227 bp
Reset Frequency	14 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$89	$104
Wghted Average Distance to Lifetime Cap	99 bp	35 bp
Fixed-Rate:		
Balances	$2,824	$4,187
WARM	41 mo	83 mo
Remaining Term to Full Amortization	251 mo	
WAC	6.53%	6.48%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,127	$2,016
WARM	22 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	6.34%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,804	$2,970
WARM	211 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	94 bp	7.58%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,756	$2,296
WARM	36 mo	46 mo
Margin in Column 1; WAC in Column 2	229 bp	7.31%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,285	$5,606
WARM	17 mo	92 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	306 bp	15.42%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$430	$2,159
Fixed Rate		
Remaining WAL <= 5 Years	$759	$3,532
Remaining WAL 5-10 Years	$459	$74
Remaining WAL Over 10 Years	$74	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$21	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$1
WAC	0.00%	3.16%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,766	$5,767

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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	$14,346	$13,039	$10,238	$3,613	$1,000
WARM	298 mo	295 mo	285 mo	265 mo	186 mo
Weighted Average Servicing Fee	29 bp	30 bp	32 bp	36 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	252 loans
FHA/VA	71 loans
Subserviced by Others	4 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$10,130	$45	Total # of Adjustable-Rate Loans Serviced	73 loans
WARM (in months)	286 mo	333 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	34 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others **$52,412**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,520		
Equity Securities Carried at Fair Value	$123		
Zero-Coupon Securities	$150	2.72%	49 mo
Government & Agency Securities	$5,042	2.89%	56 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,645	0.36%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$452	4.74%	80 mo
Memo: Complex Securities (from supplemental reporting)	$2,293		

Total Cash, Deposits, and Securities **$21,226**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,542
Accrued Interest Receivable	$470
Advances for Taxes and Insurance	$120
Less: Unamortized Yield Adjustments	$-62
Valuation Allowances	$2,479
Unrealized Gains (Losses)	$72

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$341
Accrued Interest Receivable	$232
Less: Unamortized Yield Adjustments	$242
Valuation Allowances	$841
Unrealized Gains (Losses)	$40

OTHER ITEMS

Real Estate Held for Investment	$32
Repossessed Assets	$1,182
Equity Investments Not Carried at Fair Value	$58
Office Premises and Equipment	
	$1,337
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$11
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$644
Miscellaneous I	
Miscellaneous II	$6,279
	$2,387
TOTAL ASSETS	**$154,265**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$61
Mortgage-Related Mututal Funds	$62
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$20,258
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$15,404
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,905

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$7,079	$1,356	$330	$226
WAC	1.57%	3.43%	4.60%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,005	$4,475	$963	$228
WAC	1.66%	2.71%	4.75%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,858	$1,965	$88
WAC		2.55%	4.70%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$2,035	$15
WAC			3.46%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,066**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,333	$1,710	$1,072
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,886	$8,770	$4,065
Penalty in Months of Forgone Interest	3.23 mo	5.72 mo	8.43 mo
Balances in New Accounts	$2,391	$833	$336

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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%	$4,132	$647	$490	0.70%
3.00 to 3.99%	$58	$434	$1,015	3.59%
4.00 to 4.99%	$418	$4,577	$4,886	4.74%
5.00 to 5.99%	$61	$963	$2,609	5.37%
6.00 to 6.99%	$0	$30	$10	6.15%
7.00 to 7.99%	$3	$3	$3	7.34%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$12	9.59%
WARM	1 mo	16 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$20,352**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,055
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	$9,145	0.75%	$525
Money Market Deposit Accounts (MMDAs)	$52,104	0.49%	$1,493
Passbook Accounts	$5,859	0.97%	$245
Non-Interest-Bearing Non-Maturity Deposits	$5,195		$164
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$660	0.03%	
Escrow for Mortgages Serviced for Others	$127	0.01%	
Other Escrows	$31	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$73,121		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$15		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$42		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,105		
Miscellaneous II	$48		
TOTAL LIABILITIES	**$137,805**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$26
EQUITY CAPITAL	$16,432
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$154,263**

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		$1
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	13	$34
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$26
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$61
1014	Opt commitment to orig 25- or 30-year FRMs	36	$216
1016	Opt commitment to orig "other" Mortgages	28	$47
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
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
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		$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$44
2036	Commit/sell "other" Mortgage loans, svc retained		$31
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$62
2054	Commit/purchase 25- to 30-year FRM MBS		$85
2056	Commit/purchase "other" MBS		$232
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$246
2074	Commit/sell 25- or 30-yr FRM MBS		$887
2076	Commit/sell "other" MBS		$7
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$22
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$23
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$46
2116	Commit/purchase "other" Mortgage loans, svc released		$6

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
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$111
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$21
2134	Commit/sell 25- or 30-yr FRM loans, svc released	17	$188
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$47
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$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	11	$120
2214	Firm commit/originate 25- or 30-year FRM loans	15	$358
2216	Firm commit/originate "other" Mortgage loans	11	$62
3032	Option to sell 10-, 15-, or 20-year FRMs		$8
3034	Option to sell 25- or 30-year FRMs		$66
3054	Short option to purchase 25- or 30-yr FRMs		$4
3074	Short option to sell 25- or 30-yr FRMs		$16
4002	Commit/purchase non-Mortgage financial assets	14	$81
4022	Commit/sell non-Mortgage financial assets		$295
5002	IR swap: pay fixed, receive 1-month LIBOR		$4
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,252
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4
5026	IR swap: pay 3-month LIBOR, receive fixed		$26
6002	Interest rate Cap based on 1-month LIBOR		$835
6004	Interest rate Cap based on 3-month LIBOR		$3,350
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	68	$205
9512	Adjustable-rate construction loans in process	46	$335

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$6
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$18
122	Other investment securities, floating-rate securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$10
130	Construction and land loans (adj-rate)		$8
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$1
183	Consumer loans; auto loans and leases		$0
187	Consumer loans; recreational vehicles		$1,215
189	Consumer loans; other		$328
200	Variable-rate, fixed-maturity CDs	30	$104
220	Variable-rate FHLB advances	12	$773
299	Other variable-rate	10	$3,919
300	Govt. & agency securities, fixed-coupon securities		$5
302	Govt. & agency securities, floating-rate 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	74	$2,293	$2,327	$2,280	$2,193	$2,100	$2,010
123 - Mortgage Derivatives - M/V estimate	61	$7,472	$7,687	$7,535	$7,282	$7,040	$6,819
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$30	$29	$28	$27	$26	$25
280 - FHLB putable advance-M/V estimate	14	$337	$361	$355	$346	$339	$334
281 - FHLB convertible advance-M/V estimate	40	$2,306	$2,416	$2,412	$2,371	$2,337	$2,311
282 - FHLB callable advance-M/V estimate		$111	$119	$119	$116	$113	$111
283 - FHLB periodic floor floating rate advance-M/V Estimates		$11	$11	$11	$11	$11	$12
289 - Other FHLB structured advances - M/V estimate	7	$310	$305	$321	$317	$314	$311
290 - Other structured borrowings - M/V estimate	6	$185	$204	$198	$192	$188	$186
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,949	$-71	$-47	$-17	$13	$41