Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 413** **December 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	13,408	-2,511	-16 %	10.09 %	-144 bp
+200 bp	14,667	-1,252	-8 %	10.86 %	-67 bp
+100 bp	15,498	-420	-3 %	11.34 %	-19 bp
0 bp	15,919			11.53 %	
-100 bp	15,861	-58	0 %	11.43 %	-10 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	11.53 %	12.79 %	13.32 %
Post-shock NPV Ratio	10.86 %	11.23 %	11.92 %
Sensitivity Measure: Decline in NPV Ratio	67 bp	156 bp	140 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	16,052	15,890	15,571	15,044	14,367	15,404	103.15	1.51
30-Year Mortgage Securities	3,073	3,039	2,971	2,865	2,737	2,953	102.92	1.67
15-Year Mortgages and MBS	16,390	16,222	15,865	15,391	14,861	15,758	102.95	1.62
Balloon Mortgages and MBS	5,263	5,228	5,157	5,072	4,971	5,184	100.83	1.01
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,363	1,357	1,349	1,340	1,332	1,367	99.29	0.53
7 Month to 2 Year Reset Frequency	8,156	8,119	8,053	7,983	7,876	8,078	100.51	0.63
2+ to 5 Year Reset Frequency	6,945	6,903	6,822	6,729	6,571	6,735	102.49	0.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	341	339	335	332	328	332	102.06	0.78
2 Month to 5 Year Reset Frequency	1,588	1,573	1,550	1,526	1,502	1,557	101.02	1.21
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,337	4,298	4,246	4,195	4,145	4,191	102.54	1.06
Adjustable-Rate, Fully Amortizing	9,195	9,104	8,990	8,877	8,765	8,886	102.45	1.13
Fixed-Rate, Balloon	4,965	4,818	4,668	4,526	4,390	4,549	105.90	3.08
Fixed-Rate, Fully Amortizing	6,039	5,809	5,585	5,376	5,181	5,444	106.70	3.91
Construction and Land Loans								
Adjustable-Rate	5,591	5,581	5,562	5,543	5,524	5,571	100.17	0.26
Fixed-Rate	3,582	3,530	3,465	3,403	3,343	3,531	99.95	1.65
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,768	4,759	4,743	4,727	4,712	4,730	100.60	0.27
Fixed-Rate	3,196	3,141	3,080	3,020	2,963	3,018	104.10	1.85
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	985	976	962	947	929	976	100.00	1.17
Accrued Interest Receivable	445	445	445	445	445	445	100.00	0.00
Advance for Taxes/Insurance	22	22	22	22	22	22	100.00	0.00
Float on Escrows on Owned Mortgages	4	11	23	41	60			-89.21
LESS: Value of Servicing on Mortgages Serviced by Others	7	7	8	9	12			-2.89
TOTAL MORTGAGE LOANS AND SECURITIES	**102,292**	**101,154**	**99,455**	**97,395**	**95,010**	**98,732**	**102.45**	**1.40**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,182	3,172	3,159	3,147	3,134	3,160	100.39	0.36
Fixed-Rate	3,049	2,960	2,869	2,783	2,700	2,698	109.70	3.03
Consumer Loans								
Adjustable-Rate	1,404	1,399	1,393	1,387	1,381	1,270	110.16	0.39
Fixed-Rate	3,335	3,292	3,240	3,190	3,142	3,288	100.14	1.44
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-68	-67	-66	-65	-65	-67	0.00	1.20
Accrued Interest Receivable	90	90	90	90	90	90	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,992**	**10,846**	**10,685**	**10,531**	**10,382**	**10,438**	**103.91**	**1.41**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,494	3,494	3,494	3,494	3,494	3,494	100.00	0.00
Equities and All Mutual Funds	375	368	361	354	347	373	98.77	1.85
Zero-Coupon Securities	79	72	65	59	54	49	144.82	10.01
Government and Agency Securities	1,571	1,536	1,499	1,464	1,431	1,424	107.90	2.36
Term Fed Funds, Term Repos	3,367	3,365	3,358	3,351	3,344	3,352	100.37	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,155	1,106	1,059	1,016	976	1,110	99.60	4.32
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,726	3,662	3,506	3,376	3,239	3,750	97.64	3.00
Structured Securities (Complex)	3,762	3,704	3,599	3,482	3,339	3,772	98.20	2.20
LESS: Valuation Allowances for Investment Securities	8	8	8	8	8	8	100.00	2.27
TOTAL CASH, DEPOSITS, AND SECURITIES	**17,520**	**17,298**	**16,932**	**16,588**	**16,217**	**17,317**	**99.89**	**1.70**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	620	620	620	620	620	620	100.00	0.00
Real Estate Held for Investment	61	61	61	61	61	61	100.00	0.00
Investment in Unconsolidated Subsidiaries	44	41	38	35	33	41	100.00	6.80
Office Premises and Equipment	2,335	2,335	2,335	2,335	2,335	2,335	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,061**	**3,058**	**3,055**	**3,052**	**3,049**	**3,058**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	122	132	158	208	253			-13.69
Adjustable-Rate Servicing	7	7	7	7	8			2.50
Float on Mortgages Serviced for Others	98	111	135	171	205			-16.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**228**	**249**	**300**	**386**	**466**			**-14.55**
OTHER ASSETS								
Purchased and Excess Servicing						297		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,681	3,681	3,681	3,681	3,681	3,681	100.00	0.00
Miscellaneous II						511		
Deposit Intangibles								
Retail CD Intangible	83	91	109	123	136			-14.12
Transaction Account Intangible	217	460	702	932	1,155			-52.64
MMDA Intangible	319	493	663	821	969			-34.94
Passbook Account Intangible	339	592	846	1,088	1,309			-42.75
Non-Interest-Bearing Account Intangible	-7	150	298	439	572			-101.69
TOTAL OTHER ASSETS	**4,634**	**5,467**	**6,299**	**7,084**	**7,823**	**4,490**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-109		
TOTAL ASSETS	**138,726**	**138,072**	**136,728**	**135,035**	**132,948**	**133,925**	**103/102*** **	**0.72/1.34*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	43,267	43,211	43,059	42,908	42,761	42,589	101.46	0.24
Fixed-Rate Maturing in 13 Months or More	15,973	15,628	15,251	14,889	14,543	14,407	108.47	2.31
Variable-Rate	773	773	771	770	768	767	100.80	0.14
Demand								
Transaction Accounts	9,651	9,651	9,651	9,651	9,651	9,651	100/95*	0.00/2.64*
MMDAs	12,681	12,681	12,681	12,681	12,681	12,681	100/96*	0.00/1.41*
Passbook Accounts	10,896	10,896	10,896	10,896	10,896	10,896	100/95*	0.00/2.46*
Non-Interest-Bearing Accounts	6,229	6,229	6,229	6,229	6,229	6,229	100/98*	0.00/2.51*
TOTAL DEPOSITS	**99,469**	**99,067**	**98,537**	**98,024**	**97,528**	**97,219**	**102/100***	**0.47/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,785	9,683	9,583	9,485	9,388	9,474	102.21	1.04
Fixed-Rate Maturing in 37 Months or More	3,262	3,104	2,956	2,817	2,687	2,800	110.87	4.93
Variable-Rate	1,861	1,860	1,859	1,858	1,858	1,852	100.43	0.05
TOTAL BORROWINGS	**14,909**	**14,648**	**14,398**	**14,160**	**13,932**	**14,127**	**103.69**	**1.74**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	588	588	588	588	588	588	100.00	0.00
Other Escrow Accounts	87	85	82	79	77	90	94.40	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,508	1,508	1,508	1,508	1,508	1,508	100.00	0.00
Miscellaneous II	0	0	0	0	0	70		
TOTAL OTHER LIABILITIES	**2,184**	**2,181**	**2,178**	**2,176**	**2,174**	**2,256**	**96.69**	**0.12**
Other Liabilities not Included Above								
Self-Valued	6,406	6,354	6,191	6,071	5,951	5,937	107.03	1.69
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**122,967**	**122,250**	**121,305**	**120,430**	**119,585**	**119,533**	**102/101****	**0.68/1.38****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	26	16	-9	-46	-84			
ARMs	0	-1	-3	-4	-6			
Other Mortgages	4	0	-6	-13	-22			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	9	0	-15	-33	-53			
Sell Mortgages and MBS	-23	-9	21	65	108			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-11	-7	-3	1	5			
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	1	12	24			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	1	1	1	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-4	-13	-23	-32			
Self-Valued	95	100	103	106	109			
TOTAL OFF-BALANCE-SHEET POSITIONS	**102**	**97**	**76**	**62**	**45**			

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	138,726	138,072	136,728	135,035	132,948	133,925	103/102***	0.72/1.34***
MINUS TOTAL LIABILITIES	122,967	122,250	121,305	120,430	119,585	119,533	102/101**	0.68/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	102	97	76	62	45			
TOTAL NET PORTFOLIO VALUE #	15,861	15,919	15,498	14,667	13,408	14,392	110.61	1.14

* 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	$248	$6,110	$7,405	$1,292	$349
WARM	291 mo	315 mo	325 mo	296 mo	242 mo
WAC	4.60%	5.61%	6.33%	7.29%	8.82%
Amount of these that is FHA or VA Guaranteed	$4	$119	$87	$37	$42
Securities Backed by Conventional Mortgages	$517	$1,435	$376	$34	$13
WARM	262 mo	293 mo	311 mo	289 mo	207 mo
Weighted Average Pass-Through Rate	4.49%	5.28%	6.15%	7.17%	9.02%
Securities Backed by FHA or VA Mortgages	$37	$229	$295	$13	$4
WARM	337 mo	299 mo	328 mo	212 mo	210 mo
Weighted Average Pass-Through Rate	4.69%	5.33%	6.15%	7.22%	8.73%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,666	$5,495	$3,154	$1,180	$451
WAC	4.67%	5.46%	6.36%	7.35%	8.68%
Mortgage Securities	$1,268	$2,232	$295	$16	$1
Weighted Average Pass-Through Rate	4.39%	5.22%	6.10%	7.17%	8.55%
WARM (of 15-Year Loans and Securities)	109 mo	150 mo	148 mo	115 mo	95 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$211	$1,188	$1,647	$885	$262
WAC	4.39%	5.52%	6.39%	7.34%	8.51%
Mortgage Securities	$533	$415	$39	$4	$0
Weighted Average Pass-Through Rate	4.33%	5.42%	6.18%	7.09%	9.59%
WARM (of Balloon Loans and Securities)	47 mo	77 mo	67 mo	55 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$39,299**

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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	$171	$128	$0	$31
WAC	4.38%	5.30%	5.76%	0.00%	5.91%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,359	$7,907	$6,606	$332	$1,527
Weighted Average Margin	175 bp	274 bp	267 bp	259 bp	265 bp
WAC	5.21%	5.60%	6.12%	5.18%	6.10%
WARM	167 mo	282 mo	307 mo	333 mo	263 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,069**

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	$58	$102	$89	$0	$16
Weighted Average Distance from Lifetime Cap	138 bp	131 bp	67 bp	150 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$67	$743	$357	$19	$291
Weighted Average Distance from Lifetime Cap	341 bp	346 bp	373 bp	305 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$862	$7,030	$6,003	$276	$1,167
Weighted Average Distance from Lifetime Cap	1,049 bp	599 bp	593 bp	560 bp	628 bp
Balances Without Lifetime Cap	$380	$203	$286	$37	$83
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$515	$7,388	$5,823	$7	$1,186
Weighted Average Periodic Rate Cap	206 bp	200 bp	231 bp	160 bp	163 bp
Balances Subject to Periodic Rate Floors	$365	$6,508	$5,161	$7	$953
MBS Included in ARM Balances	$206	$1,385	$846	$19	$76

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,191	$8,886
WARM	90 mo	197 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	225 bp	240 bp
Reset Frequency	31 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$101	$230
Wghted Average Distance to Lifetime Cap	61 bp	111 bp
Fixed-Rate:		
Balances	$4,549	$5,444
WARM	47 mo	109 mo
Remaining Term to Full Amortization	242 mo	
WAC	6.75%	6.80%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,571	$3,531
WARM	24 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	132 bp	6.87%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,730	$3,018
WARM	127 mo	111 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	63 bp	6.92%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,160	$2,698
WARM	36 mo	43 mo
Margin in Column 1; WAC in Column 2	131 bp	6.93%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,270	$3,288
WARM	137 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	534 bp	7.96%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$142	$603
Fixed Rate		
Remaining WAL <= 5 Years	$543	$1,794
Remaining WAL 5-10 Years	$101	$213
Remaining WAL Over 10 Years	$146	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$140
Floating Rate	$9	$6
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.44%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$942	$2,756

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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	$2,136	$13,605	$11,432	$1,410	$438
WARM	134 mo	242 mo	299 mo	266 mo	186 mo
Weighted Average Servicing Fee	27 bp	30 bp	32 bp	38 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	251 loans				
FHA/VA	26 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$967	$824
WARM (in months)	256 mo	53 mo
Weighted Average Servicing Fee	38 bp	28 bp

Total # of Adjustable-Rate Loans Serviced	11 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$30,811**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,494		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$368		
Zero-Coupon Securities	$49	5.06%	99 mo
Government & Agency Securities	$1,424	4.08%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,352	1.23%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,110	4.76%	68 mo
Memo: Complex Securities (from supplemental reporting)	$3,772		

Total Cash, Deposits, and Securities **$13,570**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,771
Accrued Interest Receivable	$445
Advances for Taxes and Insurance	$22
Less: Unamortized Yield Adjustments	$77
Valuation Allowances	$795
Unrealized Gains (Losses)	$14

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$140
Accrued Interest Receivable	$90
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$207
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$61
Repossessed Assets	$620
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$41
Office Premises and Equipment	$2,335
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-62
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$297
Miscellaneous I	$3,681
Miscellaneous II	$511
TOTAL ASSETS	**$133,868**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$231
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$13
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$59
Mortgage-Related Mututal Funds	$309
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,187
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$1,767
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$116

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets $100 Mil - $1 Bill
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$11,959	$2,432	$492	$116
WAC	3.10%	4.65%	4.08%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,277	$8,066	$1,363	$164
WAC	3.29%	4.00%	4.32%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,690	$3,113	$53
WAC		3.84%	4.77%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$3,605	$20
WAC			4.38%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,996**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,041	$917	$430
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,740	$15,450	$7,118
Penalty in Months of Forgone Interest	3.15 mo	5.59 mo	6.33 mo
Balances in New Accounts	$3,428	$1,439	$324

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%	$2,349	$1,140	$187	1.43%
3.00 to 3.99%	$145	$2,008	$883	3.53%
4.00 to 4.99%	$176	$2,212	$1,123	4.52%
5.00 to 5.99%	$152	$1,163	$530	5.28%
6.00 to 6.99%	$2	$99	$37	6.38%
7.00 to 7.99%	$0	$21	$25	7.41%
8.00 to 8.99%	$0	$6	$13	8.27%
9.00 and Above	$0	$0	$3	9.89%
WARM	1 mo	18 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$12,274**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,556
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	$9,651	0.86%	$247
Money Market Deposit Accounts (MMDAs)	$12,681	1.80%	$706
Passbook Accounts	$10,896	1.05%	$262
Non-Interest-Bearing Non-Maturity Deposits	$6,229		$170
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$253	0.15%	
Escrow for Mortgages Serviced for Others	$335	0.77%	
Other Escrows	$90	0.43%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$40,133		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,508		
Miscellaneous II	$70		
TOTAL LIABILITIES	**$119,533**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$21
EQUITY CAPITAL	$14,314
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$133,868**

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	7	$27
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	40	$98
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	49	$46
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	28	$29
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	129	$190
1014	Opt commitment to orig 25- or 30-year FRMs	146	$766
1016	Opt commitment to orig "other" Mortgages	100	$314
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$11
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$9
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	24	$77
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$314
2036	Commit/sell "other" Mortgage loans, svc retained	6	$32
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2074	Commit/sell 25- or 30-yr FRM MBS		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$50
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released	46	$368
2136	Commit/sell "other" Mortgage loans, svc released		$49

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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
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$20
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$44
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$19
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	47	$55
2214	Firm commit/originate 25- or 30-year FRM loans	54	$131
2216	Firm commit/originate "other" Mortgage loans	40	$194
3008	Option to purchase 3- or 5-yr Treasury ARMs		$3
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$3
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$16
3034	Option to sell 25- or 30-year FRMs	7	$238
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	37	$115
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$237
5004	IR swap: pay fixed, receive 3-month LIBOR		$129
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6004	Interest rate Cap based on 3-month LIBOR		$95
7022	Interest rate floor based on the prime rate		$10
9502	Fixed-rate construction loans in process	192	$667
9512	Adjustable-rate construction loans in process	132	$635

AGGREGATE SCHEDULE CMR REPORT

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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$39
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$294
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
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		$80
120	Other investment securities, fixed-coupon securities	6	$48
122	Other investment securities, floating-rate securities		$15
125	Multi/nonres mtg loans; fixed-rate, Balloon		$43
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$70
130	Construction and land loans (adj-rate)		$32
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$65
180	Consumer loans; loans on deposits		$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases		$11
184	Consumer loans; mobile home loans		$48
185	Consumer loans; credit cards		$43
187	Consumer loans; recreational vehicles		$39
189	Consumer loans; other		$10
200	Variable-rate, fixed-maturity CDs	119	$767
220	Variable-rate FHLB advances	53	$865
299	Other variable-rate	41	$987
300	Govt. & agency securities, fixed-coupon securities		$22
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

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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	221	$3,772	$3,762	$3,704	$3,599	$3,482	$3,339
123 - Mortgage Derivatives - M/V estimate	173	$3,750	$3,726	$3,662	$3,506	$3,376	$3,239
129 - Mortgage-Related Mutual Funds - M/V estimate	33	$212	$209	$207	$204	$202	$199
280 - FHLB putable advance-M/V estimate	86	$1,906	$2,145	$2,072	$2,010	$1,963	$1,930
281 - FHLB convertible advance-M/V estimate	77	$2,704	$2,881	$2,885	$2,815	$2,766	$2,727
282 - FHLB callable advance-M/V estimate	14	$380	$421	$410	$398	$389	$384
283 - FHLB periodic floor floating rate advance-M/V Estimates		$56	$16	$61	$60	$59	$58
289 - Other FHLB structured advances - M/V estimate	15	$253	$271	$265	$258	$252	$218
290 - Other structured borrowings - M/V estimate	22	$638	$672	$660	$650	$642	$634
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$98	$95	$100	$103	$106	$109