Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 66** **March 2011**

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	3,756	-1,076	-22 %	10.87 %	-238 bp
+200 bp	4,218	-615	-13 %	11.95 %	-129 bp
+100 bp	4,598	-235	-5 %	12.79 %	-46 bp
0 bp	4,832			13.25 %	
-100 bp	4,904	72	+1 %	13.32 %	+8 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.25 %	13.17 %	13.24 %
Post-shock NPV Ratio	11.95 %	12.07 %	12.21 %
Sensitivity Measure: Decline in NPV Ratio	129 bp	110 bp	103 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	7,076	6,877	6,549	6,180	5,804	6,636	103.62	3.83
30-Year Mortgage Securities	1,086	1,037	976	913	849	1,048	98.99	5.29
15-Year Mortgages and MBS	3,824	3,736	3,608	3,469	3,328	3,596	103.88	2.89
Balloon Mortgages and MBS	671	667	659	649	636	635	105.14	0.88
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	294	293	291	289	287	281	104.45	0.44
7 Month to 2 Year Reset Frequency	2,808	2,816	2,798	2,767	2,721	2,701	104.26	0.18
2+ to 5 Year Reset Frequency	2,414	2,391	2,330	2,253	2,158	2,324	102.86	1.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4	4	4	4	4	4	104.33	0.83
2 Month to 5 Year Reset Frequency	153	152	149	146	144	148	102.81	1.39
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,376	1,358	1,337	1,315	1,293	1,347	100.83	1.47
Adjustable-Rate, Fully Amortizing	1,416	1,406	1,391	1,377	1,362	1,402	100.31	0.88
Fixed-Rate, Balloon	909	882	855	829	804	819	107.65	3.08
Fixed-Rate, Fully Amortizing	803	760	721	685	653	722	105.30	5.40
Construction and Land Loans								
Adjustable-Rate	264	263	263	262	261	264	99.93	0.22
Fixed-Rate	142	139	136	134	131	142	98.27	1.91
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,573	3,567	3,558	3,548	3,538	3,562	100.14	0.22
Fixed-Rate	376	369	362	355	348	352	104.77	1.85
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	272	268	262	255	247	268	100.00	1.98
Accrued Interest Receivable	107	107	107	107	107	107	100.00	0.00
Advance for Taxes/Insurance	17	17	17	17	17	17	100.00	0.00
Float on Escrows on Owned Mortgages	10	18	25	32	37			-42.89
LESS: Value of Servicing on Mortgages Serviced by Others	2	3	3	3	3			-19.48
TOTAL MORTGAGE LOANS AND SECURITIES	**27,593**	**27,125**	**26,395**	**25,581**	**24,727**	**26,374**	**102.85**	**2.21**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	735	733	730	728	725	735	99.76	0.33
Fixed-Rate	494	471	449	429	411	448	105.23	4.80
Consumer Loans								
Adjustable-Rate	106	105	105	105	104	106	99.62	0.23
Fixed-Rate	397	393	388	383	378	406	96.87	1.16
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	0	0	0	0	0	0	0.00	6.69
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,742**	**1,712**	**1,683**	**1,655**	**1,628**	**1,704**	**100.50**	**1.74**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	863	863	863	863	863	863	100.00	0.00
Equities and All Mutual Funds	48	48	47	46	46	48	100.15	1.24
Zero-Coupon Securities	46	46	45	45	44	46	100.84	0.96
Government and Agency Securities	194	187	180	173	166	184	101.27	3.90
Term Fed Funds, Term Repos	1,913	1,911	1,906	1,901	1,896	1,911	100.01	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	180	173	167	162	157	171	101.19	3.51
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,383	1,368	1,324	1,275	1,225	1,332	102.65	2.13
Structured Securities (Complex)	553	537	513	485	458	543	98.81	3.77
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,181**	**5,133**	**5,046**	**4,950**	**4,855**	**5,099**	**100.66**	**1.31**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	179	179	179	179	179	179	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	12	11	10	10	9	11	100.00	6.80
Office Premises and Equipment	299	299	299	299	299	299	100.00	0.00
TOTAL REAL ASSETS, ETC.	**492**	**492**	**491**	**490**	**489**	**492**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	199	237	264	279	286			-13.77
Adjustable-Rate Servicing	4	4	5	5	5			-20.50
Float on Mortgages Serviced for Others	103	125	146	162	174			-17.21
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**305**	**367**	**415**	**446**	**465**			**-15.03**
OTHER ASSETS								
Purchased and Excess Servicing						206		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,015	1,015	1,015	1,015	1,015	1,015	100.00	0.00
Miscellaneous II						129		
Deposit Intangibles								
Retail CD Intangible	40	49	71	80	88			-31.60
Transaction Account Intangible	113	154	226	293	359			-36.67
MMDA Intangible	122	146	201	253	298			-27.03
Passbook Account Intangible	202	257	360	457	547			-30.77
Non-Interest-Bearing Account Intangible	3	24	45	65	84			-87.31
TOTAL OTHER ASSETS	**1,494**	**1,646**	**1,917**	**2,162**	**2,390**	**1,349**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						19		
TOTAL ASSETS	**36,807**	**36,475**	**35,947**	**35,284**	**34,555**	**35,037**	**104/102*** **	**1.18/1.79*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	8,782	8,773	8,740	8,707	8,675	8,698	100.86	0.24
Fixed-Rate Maturing in 13 Months or More	7,470	7,290	7,102	6,922	6,751	6,920	105.34	2.52
Variable-Rate	86	86	86	86	86	86	100.64	0.15
Demand								
Transaction Accounts	2,949	2,949	2,949	2,949	2,949	2,949	100/95*	0.00/2.02*
MMDAs	3,927	3,927	3,927	3,927	3,927	3,927	100/96*	0.00/1.05*
Passbook Accounts	4,382	4,382	4,382	4,382	4,382	4,382	100/94*	0.00/1.92*
Non-Interest-Bearing Accounts	902	902	902	902	902	902	100/97*	0.00/2.39*
TOTAL DEPOSITS	**28,497**	**28,309**	**28,087**	**27,875**	**27,672**	**27,863**	**102/99***	**0.72/1.51***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,031	1,021	1,011	1,001	991	1,005	101.67	0.97
Fixed-Rate Maturing in 37 Months or More	331	313	296	280	265	320	97.70	5.60
Variable-Rate	415	409	404	400	396	377	108.67	1.32
TOTAL BORROWINGS	**1,777**	**1,744**	**1,711**	**1,681**	**1,652**	**1,702**	**102.47**	**1.88**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	257	257	257	257	257	257	100.00	0.00
Other Escrow Accounts	103	100	97	94	92	108	92.54	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	389	389	389	389	389	389	100.00	0.00
Miscellaneous II	0	0	0	0	0	26		
TOTAL OTHER LIABILITIES	**749**	**746**	**743**	**740**	**738**	**780**	**95.68**	**0.41**
Other Liabilities not Included Above								
Self-Valued	883	862	842	826	814	806	107.00	2.40
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**31,906**	**31,661**	**31,383**	**31,121**	**30,875**	**31,149**	**102/100****	**0.83/1.53****

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		Base Case						
	-100 bp	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	19	1	-24	-50	-75			
ARMs	3	2	0	-3	-10			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	3	1	-1	-3			
Sell Mortgages and MBS	-23	10	52	93	134			
Purchase Non-Mortgage Items	2	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	-1	0	1	1			
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	-1	-1	-4	-6	-9			
Self-Valued	-1	4	11	26	45			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3**	**19**	**34**	**55**	**76**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	36,807	36,475	35,947	35,284	34,555	35,037	104/102***	1.18/1.79***
MINUS TOTAL LIABILITIES	31,906	31,661	31,383	31,121	30,875	31,149	102/100**	0.83/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	3	19	34	55	76			
TOTAL NET PORTFOLIO VALUE #	4,904	4,832	4,598	4,218	3,756	3,888	124.30	3.17

* 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	$2,188	$2,970	$1,270	$171	$37
WARM	341 mo	312 mo	303 mo	262 mo	196 mo
WAC	4.53%	5.45%	6.36%	7.28%	8.63%
Amount of these that is FHA or VA Guaranteed	$25	$19	$2	$0	$0
Securities Backed by Conventional Mortgages	$772	$114	$114	$5	$1
WARM	350 mo	320 mo	315 mo	244 mo	194 mo
Weighted Average Pass-Through Rate	3.78%	5.36%	6.05%	7.20%	8.12%
Securities Backed by FHA or VA Mortgages	$15	$23	$3	$0	$0
WARM	349 mo	303 mo	298 mo	178 mo	98 mo
Weighted Average Pass-Through Rate	4.19%	5.32%	6.10%	7.13%	8.53%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,761	$824	$263	$69	$17
WAC	4.28%	5.35%	6.35%	7.32%	8.52%
Mortgage Securities	$512	$104	$46	$1	$0
Weighted Average Pass-Through Rate	3.98%	5.29%	6.04%	7.43%	9.25%
WARM (of 15-Year Loans and Securities)	159 mo	132 mo	129 mo	121 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$57	$200	$109	$40	$5
WAC	4.09%	5.34%	6.34%	7.30%	8.56%
Mortgage Securities	$142	$71	$11	$0	$0
Weighted Average Pass-Through Rate	4.39%	5.34%	6.15%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	89 mo	62 mo	83 mo	72 mo	46 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$11,915**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$187	$9	$0	$0
WAC	6.79%	3.36%	4.74%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$280	$2,514	$2,315	$4	$148
Weighted Average Margin	212 bp	300 bp	271 bp	164 bp	203 bp
WAC	4.54%	4.35%	4.59%	3.06%	5.12%
WARM	233 mo	288 mo	294 mo	219 mo	231 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	45 mo	1 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,457**

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	$6	$9	$0	$0
Weighted Average Distance from Lifetime Cap	149 bp	66 bp	143 bp	0 bp	144 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$8	$7	$0	$0
Weighted Average Distance from Lifetime Cap	267 bp	366 bp	324 bp	0 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$253	$2,651	$2,246	$4	$130
Weighted Average Distance from Lifetime Cap	829 bp	690 bp	564 bp	813 bp	622 bp
Balances Without Lifetime Cap	$23	$36	$63	$0	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$186	$2,554	$2,238	$3	$128
Weighted Average Periodic Rate Cap	195 bp	207 bp	213 bp	200 bp	172 bp
Balances Subject to Periodic Rate Floors	$192	$2,499	$2,234	$3	$128
MBS Included in ARM Balances	$157	$293	$226	$4	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,347	$1,402
WARM	74 mo	175 mo
Remaining Term to Full Amortization	256 mo	
Rate Index Code	0	0
Margin	253 bp	294 bp
Reset Frequency	44 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$55	$11
Wghted Average Distance to Lifetime Cap	199 bp	61 bp
Fixed-Rate:		
Balances	$819	$722
WARM	45 mo	173 mo
Remaining Term to Full Amortization	272 mo	
WAC	6.38%	6.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$264	$142
WARM	36 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	154 bp	5.50%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,562	$352
WARM	173 mo	108 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	6.95%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$735	$448
WARM	48 mo	82 mo
Margin in Column 1; WAC in Column 2	111 bp	6.14%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$106	$406
WARM	101 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	312 bp	6.59%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$131
Fixed Rate		
Remaining WAL <= 5 Years	$66	$843
Remaining WAL 5-10 Years	$87	$131
Remaining WAL Over 10 Years	$73	
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	$227	$1,104

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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	$11,946	$8,864	$2,877	$368	$58
WARM	258 mo	282 mo	272 mo	246 mo	175 mo
Weighted Average Servicing Fee	27 bp	31 bp	30 bp	30 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	195 loans				
FHA/VA	4 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$556	$3	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	298 mo	140 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others	**$24,672**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$863		
Equity Securities Carried at Fair Value	$48		
Zero-Coupon Securities	$46	0.51%	14 mo
Government & Agency Securities	$184	2.22%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,911	0.30%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$171	3.37%	55 mo
Memo: Complex Securities (from supplemental reporting)	$543		

Total Cash, Deposits, and Securities	**$3,766**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$678
Accrued Interest Receivable	$107
Advances for Taxes and Insurance	$17
Less: Unamortized Yield Adjustments	$13
Valuation Allowances	$410
Unrealized Gains (Losses)	$30

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$47
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$47
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$179
Equity Investments Not Carried at Fair Value	$11
Office Premises and Equipment	
	$299
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$206
Miscellaneous I	
Miscellaneous II	$1,015
	$129
TOTAL ASSETS	**$35,036**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$4
Mortgage-Related Mututal Funds	$44
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$813
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$105
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,820	$889	$147	$28
WAC	0.82%	2.20%	4.87%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,807	$2,527	$509	$41
WAC	1.05%	1.81%	4.81%	
WARM	8 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,682	$2,160	$23
WAC		1.67%	4.06%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$2,078	$11
WAC			3.42%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,618**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$214	$292	$120
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,472	$5,780	$4,637
Penalty in Months of Forgone Interest	3.28 mo	6.16 mo	7.69 mo
Balances in New Accounts	$402	$362	$189

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%	$365	$353	$197	1.33%
3.00 to 3.99%	$28	$94	$58	3.42%
4.00 to 4.99%	$1	$90	$41	4.48%
5.00 to 5.99%	$13	$58	$14	5.42%
6.00 to 6.99%	$0	$1	$8	6.13%
7.00 to 7.99%	$0	$0	$1	7.65%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$1,325**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,269
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	$2,949	0.47%	$106
Money Market Deposit Accounts (MMDAs)	$3,927	0.78%	$153
Passbook Accounts	$4,382	0.48%	$119
Non-Interest-Bearing Non-Maturity Deposits	$902		$30
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$91	0.01%	
Escrow for Mortgages Serviced for Others	$166	0.01%	
Other Escrows	$108	0.15%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,525		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$389		
Miscellaneous II	$26		
TOTAL LIABILITIES	**$31,149**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,887
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$35,036**

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	8	$42
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$152
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$4
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$221
1014	Opt commitment to orig 25- or 30-year FRMs	28	$339
1016	Opt commitment to orig "other" Mortgages	18	$49
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$147
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$205
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$97
2074	Commit/sell 25- or 30-yr FRM MBS		$240
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$15
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$33
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$28
2214	Firm commit/originate 25- or 30-year FRM loans		$5
2216	Firm commit/originate "other" Mortgage loans		$5
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$19
4022	Commit/sell non-Mortgage financial assets		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$10
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	33	$231

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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
9512	Adjustable-rate construction loans in process	23	$45

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$53
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
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		$8
120	Other investment securities, fixed-coupon securities		$12
122	Other investment securities, floating-rate securities		$5
130	Construction and land loans (adj-rate)		$6
150	Commercial loans (adj-rate)		$28
200	Variable-rate, fixed-maturity CDs	21	$86
220	Variable-rate FHLB advances		$92
299	Other variable-rate	6	$285
300	Govt. & agency securities, fixed-coupon securities		$0

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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	35	$543	$553	$537	$513	$485	$458
123 - Mortgage Derivatives - M/V estimate	16	$1,332	$1,383	$1,368	$1,324	$1,275	$1,225
129 - Mortgage-Related Mutual Funds - M/V estimate		$42	$42	$42	$41	$41	$40
280 - FHLB putable advance-M/V estimate	14	$364	$396	$386	$376	$369	$364
281 - FHLB convertible advance-M/V estimate		$122	$128	$127	$125	$124	$122
282 - FHLB callable advance-M/V estimate		$172	$193	$187	$181	$177	$174
290 - Other structured borrowings - M/V estimate		$148	$166	$163	$159	$156	$153
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$45	$-1	$4	$11	$26	$45