Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR | **Reporting Dockets: 189** | **June 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	13,842	-3,155	-19 %	10.35 %	-188 bp
+200 bp	15,247	-1,750	-10 %	11.23 %	-99 bp
+100 bp	16,367	-630	-4 %	11.90 %	-33 bp
0 bp	16,997			12.22 %	
-100 bp	17,236	239	+1 %	12.29 %	+7 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	12.22 %	13.27 %	0.00 %
Post-shock NPV Ratio	11.23 %	12.49 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	99 bp	78 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	NA

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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	16,592	16,150	15,518	14,847	14,180	16,244	99.42	3.32
30-Year Mortgage Securities	1,323	1,291	1,250	1,201	1,151	1,291	99.99	2.84
15-Year Mortgages and MBS	9,260	9,023	8,737	8,431	8,124	9,024	99.99	2.90
Balloon Mortgages and MBS	3,171	3,124	3,067	3,001	2,926	3,131	99.77	1.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,141	2,131	2,121	2,110	2,095	2,105	101.24	0.46
7 Month to 2 Year Reset Frequency	12,050	11,961	11,856	11,715	11,507	11,882	100.67	0.81
2+ to 5 Year Reset Frequency	10,085	9,967	9,820	9,575	9,282	9,819	101.50	1.33
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	87	87	86	86	85	86	100.96	0.53
2 Month to 5 Year Reset Frequency	463	456	448	440	431	458	99.45	1.57
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,420	2,389	2,359	2,329	2,300	2,360	101.26	1.28
Adjustable-Rate, Fully Amortizing	4,362	4,319	4,276	4,233	4,189	4,279	100.94	0.99
Fixed-Rate, Balloon	4,282	4,150	4,024	3,902	3,786	4,001	103.74	3.11
Fixed-Rate, Fully Amortizing	3,095	2,986	2,886	2,792	2,705	2,891	103.28	3.50
Construction and Land Loans								
Adjustable-Rate	3,923	3,908	3,894	3,879	3,865	3,913	99.89	0.38
Fixed-Rate	1,335	1,310	1,286	1,263	1,241	1,321	99.18	1.85
Second-Mortgage Loans and Securities								
Adjustable-Rate	7,920	7,897	7,874	7,852	7,830	7,891	100.08	0.29
Fixed-Rate	3,796	3,715	3,638	3,564	3,493	3,635	102.20	2.12
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,398	1,378	1,354	1,326	1,295	1,378	100.00	1.60
Accrued Interest Receivable	399	399	399	399	399	399	100.00	0.00
Advance for Taxes/Insurance	37	37	37	37	37	37	100.00	0.00
Float on Escrows on Owned Mortgages	15	29	45	60	72			-52.15
LESS: Value of Servicing on Mortgages Serviced by Others	-2	-4	-6	-7	-7			-54.60
TOTAL MORTGAGE LOANS AND SECURITIES	**88,155**	**86,712**	**84,983**	**83,050**	**81,000**	**86,144**	**100.66**	**1.83**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,372	2,364	2,357	2,350	2,343	2,371	99.73	0.30
Fixed-Rate	1,804	1,744	1,687	1,633	1,581	1,656	105.30	3.35
Consumer Loans								
Adjustable-Rate	11,095	11,069	11,043	11,018	10,993	10,495	105.47	0.23
Fixed-Rate	14,213	14,072	13,935	13,801	13,671	13,984	100.63	0.99
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-733	-729	-725	-721	-718	-729	0.00	0.54
Accrued Interest Receivable	178	178	178	178	178	178	100.00	0.00
TOTAL NONMORTGAGE LOANS	**28,928**	**28,697**	**28,474**	**28,258**	**28,048**	**27,954**	**102.66**	**0.79**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,690	2,690	2,690	2,690	2,690	2,690	100.00	0.00
Equities and All Mutual Funds	299	291	280	275	268	293	99.54	3.25
Zero-Coupon Securities	16	15	14	13	12	13	110.43	6.13
Government and Agency Securities	818	805	792	779	767	785	102.49	1.65
Term Fed Funds, Term Repos	1,623	1,619	1,616	1,612	1,609	1,618	100.08	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	952	907	866	828	794	897	101.08	4.75
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,343	6,215	6,014	5,804	5,604	6,228	99.80	2.65
Structured Securities (Complex)	1,786	1,748	1,701	1,609	1,508	1,766	98.98	2.43
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**14,527**	**14,290**	**13,972**	**13,611**	**13,252**	**14,290**	**100.00**	**1.94**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	700	700	700	700	700	700	100.00	0.00
Real Estate Held for Investment	31	31	31	31	31	31	100.00	0.00
Investment in Unconsolidated Subsidiaries	26	24	22	21	19	24	100.00	6.80
Office Premises and Equipment	1,332	1,332	1,332	1,332	1,332	1,332	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,089**	**2,087**	**2,086**	**2,084**	**2,082**	**2,087**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	340	435	596	727	781			-29.48
Adjustable-Rate Servicing	27	27	27	36	38			1.25
Float on Mortgages Serviced for Others	235	288	359	425	469			-21.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**602**	**749**	**982**	**1,188**	**1,287**			**-25.34**
OTHER ASSETS								
Purchased and Excess Servicing						935		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,803	3,803	3,803	3,803	3,803	3,803	100.00	0.00
Miscellaneous II						1,209		
Deposit Intangibles								
Retail CD Intangible	95	107	118	131	144			-11.00
Transaction Account Intangible	485	637	792	916	1,033			-24.11
MMDA Intangible	691	833	975	1,131	1,287			-17.04
Passbook Account Intangible	698	884	1,063	1,196	1,364			-20.63
Non-Interest-Bearing Account Intangible	165	240	311	379	444			-30.60
TOTAL OTHER ASSETS	**5,936**	**6,502**	**7,062**	**7,556**	**8,075**	**5,946**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						15		
TOTAL ASSETS	**140,237**	**139,037**	**137,559**	**135,747**	**133,746**	**136,436**	**102/100*** **	**0.96/1.40*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	43,061	42,935	42,811	42,699	42,591	42,676	100.61	0.29
Fixed-Rate Maturing in 13 Months or More	13,032	12,719	12,422	12,148	11,897	12,223	104.06	2.40
Variable-Rate	1,348	1,348	1,348	1,347	1,347	1,347	100.06	0.03
Demand								
Transaction Accounts	6,507	6,507	6,507	6,507	6,507	6,507	100/90*	0.00/2.62*
MMDAs	12,976	12,976	12,976	12,976	12,976	12,976	100/94*	0.00/1.17*
Passbook Accounts	8,875	8,875	8,875	8,875	8,875	8,875	100/90*	0.00/2.28*
Non-Interest-Bearing Accounts	3,348	3,348	3,348	3,348	3,348	3,348	100/93*	0.00/2.36*
TOTAL DEPOSITS	**89,147**	**88,708**	**88,287**	**87,901**	**87,541**	**87,952**	**101/98***	**0.48/1.16***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,475	8,379	8,285	8,193	8,102	8,312	100.81	1.14
Fixed-Rate Maturing in 37 Months or More	2,736	2,611	2,492	2,381	2,276	2,564	101.82	4.67
Variable-Rate	6,814	6,807	6,800	6,794	6,789	6,763	100.65	0.10
TOTAL BORROWINGS	**18,026**	**17,796**	**17,577**	**17,368**	**17,168**	**17,639**	**100.89**	**1.26**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	779	779	779	779	779	779	100.00	0.00
Other Escrow Accounts	196	190	185	180	175	215	88.49	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,075	3,075	3,075	3,075	3,075	3,075	100.00	0.00
Miscellaneous II	0	0	0	0	0	58		
TOTAL OTHER LIABILITIES	**4,050**	**4,044**	**4,039**	**4,034**	**4,029**	**4,127**	**98.00**	**0.14**
Other Liabilities not Included Above								
Self-Valued	11,898	11,574	11,315	11,105	10,931	11,239	102.98	2.52
Unamortized Yield Adjustments						-6		
TOTAL LIABILITIES	**123,121**	**122,124**	**121,219**	**120,408**	**119,669**	**120,952**	**101/99****	**0.78/1.27****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	79	-29	-214	-410	-606			
ARMs	0	-4	-11	-19	-35			
Other Mortgages	14	0	-17	-35	-56			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	54	-8	-91	-173	-253			
Sell Mortgages and MBS	-167	76	428	772	1,102			
Purchase Non-Mortgage Items	5	0	-4	-8	-12			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	0	1	2	3			
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	3	4			
Interest-Rate Caps	0	1	1	2	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	2	2	2	3	4			
Construction LIP	7	-5	-16	-28	-39			
Self-Valued	127	52	-53	-200	-351			
TOTAL OFF-BALANCE-SHEET POSITIONS	**120**	**84**	**27**	**-92**	**-235**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	140,237	139,037	137,559	135,747	133,746	136,436	102/100***	0.96/1.40***
MINUS TOTAL LIABILITIES	123,121	122,124	121,219	120,408	119,669	120,952	101/99**	0.78/1.27**
PLUS OFF-BALANCE-SHEET POSITIONS	120	84	27	-92	-235			
TOTAL NET PORTFOLIO VALUE #	17,236	16,997	16,367	15,247	13,842	15,485	109.77	2.56

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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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	$370	$6,133	$8,295	$1,189	$258
WARM	312 mo	328 mo	341 mo	326 mo	288 mo
WAC	4.55%	5.65%	6.40%	7.30%	8.80%
Amount of these that is FHA or VA Guaranteed	$0	$268	$834	$90	$10
Securities Backed by Conventional Mortgages	$93	$479	$569	$25	$6
WARM	169 mo	297 mo	333 mo	215 mo	226 mo
Weighted Average Pass-Through Rate	4.22%	5.29%	6.43%	7.17%	8.56%
Securities Backed by FHA or VA Mortgages	$32	$53	$10	$22	$2
WARM	377 mo	320 mo	288 mo	42 mo	147 mo
Weighted Average Pass-Through Rate	4.66%	5.13%	6.14%	7.25%	8.74%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,118	$3,931	$1,733	$454	$123
WAC	4.74%	5.45%	6.36%	7.33%	8.67%
Mortgage Securities	$507	$898	$249	$10	$1
Weighted Average Pass-Through Rate	4.41%	5.23%	6.06%	7.25%	8.54%
WARM (of 15-Year Loans and Securities)	122 mo	139 mo	146 mo	127 mo	102 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$230	$1,021	$1,008	$377	$173
WAC	4.54%	5.42%	6.40%	7.33%	8.68%
Mortgage Securities	$193	$105	$23	$0	$0
Weighted Average Pass-Through Rate	4.26%	5.50%	6.10%	7.75%	8.75%
WARM (of Balloon Loans and Securities)	47 mo	67 mo	68 mo	62 mo	26 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$29,691**

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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	$20	$290	$10	$0	$1
WAC	5.32%	5.80%	6.10%	0.00%	7.14%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,085	$11,591	$9,809	$86	$458
Weighted Average Margin	267 bp	284 bp	268 bp	292 bp	259 bp
WAC	5.95%	5.85%	6.08%	6.68%	6.23%
WARM	266 mo	302 mo	327 mo	34 mo	245 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	3 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,350**

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	$65	$114	$73	$0	$1
Weighted Average Distance from Lifetime Cap	146 bp	134 bp	53 bp	0 bp	169 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$351	$994	$118	$3	$31
Weighted Average Distance from Lifetime Cap	326 bp	348 bp	360 bp	297 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,344	$10,313	$9,373	$8	$385
Weighted Average Distance from Lifetime Cap	826 bp	578 bp	578 bp	766 bp	583 bp
Balances Without Lifetime Cap	$345	$460	$254	$75	$41
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,626	$11,531	$9,576	$7	$386
Weighted Average Periodic Rate Cap	151 bp	220 bp	310 bp	187 bp	179 bp
Balances Subject to Periodic Rate Floors	$393	$9,044	$7,800	$6	$402
MBS Included in ARM Balances	$441	$1,580	$1,060	$7	$19

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,360	$4,279
WARM	73 mo	156 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	244 bp	247 bp
Reset Frequency	35 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$47	$97
Wghted Average Distance to Lifetime Cap	98 bp	102 bp
Fixed-Rate:		
Balances	$4,001	$2,891
WARM	45 mo	99 mo
Remaining Term to Full Amortization	275 mo	
WAC	6.48%	6.49%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,913	$1,321
WARM	26 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	171 bp	6.95%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,891	$3,635
WARM	150 mo	139 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.71%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,371	$1,656
WARM	38 mo	48 mo
Margin in Column 1; WAC in Column 2	115 bp	6.82%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,495	$13,984
WARM	44 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,095 bp	12.53%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$105	$623
Fixed Rate		
Remaining WAL <= 5 Years	$60	$4,629
Remaining WAL 5-10 Years	$359	$238
Remaining WAL Over 10 Years	$137	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$34	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.43%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$696	$5,490

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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	$2,505	$22,603	$37,199	$8,108	$1,336
WARM	124 mo	278 mo	331 mo	331 mo	308 mo
Weighted Average Servicing Fee	30 bp	30 bp	33 bp	37 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	494 loans				
FHA/VA	38 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,905	$10	Total # of Adjustable-Rate Loans Serviced	39 loans
WARM (in months)	327 mo	224 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others **$79,666**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,690		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$291		
Zero-Coupon Securities	$13	4.97%	73 mo
Government & Agency Securities	$785	4.00%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,618	2.60%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$897	5.09%	81 mo
Memo: Complex Securities (from supplemental reporting)	$1,766		

Total Cash, Deposits, and Securities **$8,061**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,192
Accrued Interest Receivable	$399
Advances for Taxes and Insurance	$37
Less: Unamortized Yield Adjustments	$-102
Valuation Allowances	$814
Unrealized Gains (Losses)	$-55

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$99
Accrued Interest Receivable	$178
Less: Unamortized Yield Adjustments	$-39
Valuation Allowances	$828
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$31
Repossessed Assets	$700
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$24
Office Premises and Equipment	$1,332
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-48
Less: Unamortized Yield Adjustments	$22
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$935
Miscellaneous I	$3,803
Miscellaneous II	$1,209

TOTAL ASSETS	**$136,394**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$19
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$109
Mortgage-Related Mututal Funds	$182
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,170
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$1,554
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$764

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LIABILITIES

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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	$15,374	$3,357	$597	$73
WAC	3.93%	5.25%	3.88%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,721	$6,460	$1,167	$102
WAC	3.45%	4.72%	3.96%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,041	$2,902	$28
WAC		4.16%	4.52%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$3,279	$8
WAC			4.89%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$54,899**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,412	$785	$1,038
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,366	$13,405	$6,348
Penalty in Months of Forgone Interest	3.24 mo	5.85 mo	7.00 mo
Balances in New Accounts	$2,556	$1,242	$267

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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%	$1,529	$313	$19	2.20%
3.00 to 3.99%	$383	$2,039	$161	3.60%
4.00 to 4.99%	$399	$2,898	$1,478	4.53%
5.00 to 5.99%	$63	$650	$839	5.20%
6.00 to 6.99%	$0	$21	$50	6.40%
7.00 to 7.99%	$1	$16	$16	7.38%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	66 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$10,876**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$19,349
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	$6,507	1.24%	$251
Money Market Deposit Accounts (MMDAs)	$12,976	2.20%	$549
Passbook Accounts	$8,875	1.72%	$746
Non-Interest-Bearing Non-Maturity Deposits	$3,348		$91
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$308	0.04%	
Escrow for Mortgages Serviced for Others	$471	0.04%	
Other Escrows	$215	0.41%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$32,700		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,075		
Miscellaneous II	$58		
TOTAL LIABILITIES	**$120,952**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$58
EQUITY CAPITAL	$15,384
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$136,394**

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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
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	27	$146
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$533
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$104
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	79	$561
1014	Opt commitment to orig 25- or 30-year FRMs	76	$4,725
1016	Opt commitment to orig "other" Mortgages	55	$674
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$13
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$64
2016	Commit/purchase "other" Mortgage loans, svc retained		$11
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$92
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	26	$543
2036	Commit/sell "other" Mortgage loans, svc retained		$13
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$91
2054	Commit/purchase 25- to 30-year FRM MBS		$1,117
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$607
2074	Commit/sell 25- or 30-yr FRM MBS		$5,899
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	7	$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	12	$101
2136	Commit/sell "other" Mortgage loans, svc released		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$144
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$96
2214	Firm commit/originate 25- or 30-year FRM loans	27	$33
2216	Firm commit/originate "other" Mortgage loans	15	$416
3014	Option to purchase 25- or 30-yr FRMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$27
4002	Commit/purchase non-Mortgage financial assets	18	$179
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$45
5004	IR swap: pay fixed, receive 3-month LIBOR		$68
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6002	Interest rate Cap based on 1-month LIBOR		$103
9012	Long call option on Treasury bond futures contract		$36
9036	Long put option on T-bond futures contract		$10
9502	Fixed-rate construction loans in process	75	$1,124
9512	Adjustable-rate construction loans in process	53	$226

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$177
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$59
120	Other investment securities, fixed-coupon securities	6	$52
122	Other investment securities, floating-rate securities		$45
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$28
130	Construction and land loans (adj-rate)		$8
150	Commercial loans (adj-rate)		$31
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$103
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$321
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	58	$1,347
220	Variable-rate FHLB advances	30	$518
299	Other variable-rate	17	$6,245
300	Govt. & agency securities, fixed-coupon securities	6	$4
302	Govt. & agency securities, floating-rate securities		$0

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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	98	$1,766	$1,786	$1,748	$1,701	$1,609	$1,508
123 - Mortgage Derivatives - M/V estimate	65	$6,228	$6,343	$6,215	$6,014	$5,804	$5,604
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$85	$85	$84	$79	$81	$80
280 - FHLB putable advance-M/V estimate	46	$2,074	$2,240	$2,142	$2,079	$2,059	$2,043
281 - FHLB convertible advance-M/V estimate	21	$5,496	$5,817	$5,654	$5,540	$5,453	$5,393
282 - FHLB callable advance-M/V estimate		$174	$184	$180	$177	$174	$173
289 - Other FHLB structured advances - M/V estimate		$4	$4	$4	$4	$4	$4
290 - Other structured borrowings - M/V estimate	6	$3,491	$3,653	$3,594	$3,515	$3,415	$3,318
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$9,903	$127	$52	$-53	$-200	$-351