Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 219** **June 2009**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	1,827	-326	-15 %	15.38 %	-198 bp
+200 bp	1,958	-194	-9 %	16.21 %	-115 bp
+100 bp	2,076	-77	-4 %	16.93 %	-43 bp
0 bp	2,153			17.36 %	
-100 bp	2,181	28	+1 %	17.46 %	+10 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	17.36 %	17.30 %	17.79 %
Post-shock NPV Ratio	16.21 %	16.70 %	16.13 %
Sensitivity Measure: Decline in NPV Ratio	115 bp	60 bp	166 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	1,739	1,713	1,670	1,613	1,551	1,645	104.13	2.00
30-Year Mortgage Securities	219	215	210	203	196	210	102.40	2.20
15-Year Mortgages and MBS	1,941	1,908	1,858	1,800	1,739	1,831	104.20	2.17
Balloon Mortgages and MBS	884	878	868	856	840	831	105.71	0.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	81	81	80	80	79	80	101.54	0.48
7 Month to 2 Year Reset Frequency	660	656	651	645	638	644	101.84	0.69
2+ to 5 Year Reset Frequency	432	429	424	418	407	414	103.52	0.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	25	25	24	24	24	24	100.92	0.85
2 Month to 5 Year Reset Frequency	302	299	295	290	285	296	101.02	1.29
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	133	131	129	127	126	129	102.07	1.39
Adjustable-Rate, Fully Amortizing	379	375	371	367	363	370	101.52	1.03
Fixed-Rate, Balloon	331	321	312	303	294	297	108.17	2.92
Fixed-Rate, Fully Amortizing	464	443	424	406	390	416	106.59	4.48
Construction and Land Loans								
Adjustable-Rate	159	159	158	158	157	159	99.80	0.27
Fixed-Rate	242	237	232	227	222	236	100.18	2.15
Second-Mortgage Loans and Securities								
Adjustable-Rate	245	245	244	243	243	244	100.27	0.24
Fixed-Rate	274	269	263	258	254	259	103.79	1.91
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	125	124	121	119	116	124	100.00	1.53
Accrued Interest Receivable	39	39	39	39	39	39	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	7	8			-49.90
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-22.17
TOTAL MORTGAGE LOANS AND SECURITIES	**8,677**	**8,552**	**8,381**	**8,185**	**7,973**	**8,251**	**103.65**	**1.73**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	147	147	146	146	145	148	99.19	0.44
Fixed-Rate	249	241	233	225	218	222	108.44	3.41
Consumer Loans								
Adjustable-Rate	20	20	20	20	20	22	91.57	0.18
Fixed-Rate	307	303	299	295	291	299	101.42	1.34
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	0	0	0	0	0	0	0.00	0.87
Accrued Interest Receivable	7	7	7	7	7	7	100.00	0.00
TOTAL NONMORTGAGE LOANS	**731**	**718**	**705**	**693**	**681**	**698**	**102.86**	**1.80**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	461	461	461	461	461	461	100.00	0.00
Equities and All Mutual Funds	102	100	97	94	92	100	100.00	2.76
Zero-Coupon Securities	12	12	12	12	11	11	106.85	2.28
Government and Agency Securities	128	124	121	118	115	119	104.45	2.77
Term Fed Funds, Term Repos	840	838	835	831	828	834	100.48	0.34
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	196	191	186	181	177	192	99.07	2.57
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	306	299	294	287	279	303	98.74	1.89
Structured Securities (Complex)	323	315	300	284	269	318	98.93	3.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,368**	**2,340**	**2,306**	**2,268**	**2,232**	**2,339**	**100.04**	**1.33**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	50	50	50	50	50	50	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	5	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	231	231	231	231	231	231	100.00	0.00
TOTAL REAL ASSETS, ETC.	**292**	**292**	**292**	**291**	**291**	**292**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	6	8	9	10	10			-19.38
Adjustable-Rate Servicing	1	1	1	1	1			-7.81
Float on Mortgages Serviced for Others	3	4	4	5	5			-15.00
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**10**	**13**	**15**	**16**	**16**			**-17.36**
OTHER ASSETS								
Purchased and Excess Servicing						10		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	282	282	282	282	282	282	100.00	0.00
Miscellaneous II						22		
Deposit Intangibles								
Retail CD Intangible	9	9	13	15	17			-25.57
Transaction Account Intangible	35	56	77	97	116			-37.48
MMDA Intangible	26	39	51	61	70			-32.39
Passbook Account Intangible	56	83	110	136	161			-32.91
Non-Interest-Bearing Account Intangible	6	17	26	36	44			-60.33
TOTAL OTHER ASSETS	**413**	**486**	**560**	**625**	**690**	**314**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-1		
TOTAL ASSETS	**12,491**	**12,401**	**12,258**	**12,079**	**11,883**	**11,892**	**104/103*** **	**0.94/1.56*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,259	4,252	4,237	4,223	4,209	4,198	101.27	0.25
Fixed-Rate Maturing in 13 Months or More	1,530	1,493	1,458	1,424	1,392	1,405	106.24	2.44
Variable-Rate	83	83	83	83	82	82	100.83	0.22
Demand								
Transaction Accounts	883	883	883	883	883	883	100/94*	0.00/2.54*
MMDAs	858	858	858	858	858	858	100/95*	0.00/1.53*
Passbook Accounts	1,210	1,210	1,210	1,210	1,210	1,210	100/93*	0.00/2.43*
Non-Interest-Bearing Accounts	429	429	429	429	429	429	100/96*	0.00/2.42*
TOTAL DEPOSITS	**9,252**	**9,207**	**9,157**	**9,109**	**9,063**	**9,065**	**102/99***	**0.52/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	461	457	453	448	444	448	101.96	0.94
Fixed-Rate Maturing in 37 Months or More	135	128	122	116	110	121	105.70	5.19
Variable-Rate	57	57	57	57	57	57	100.00	0.00
TOTAL BORROWINGS	**653**	**642**	**632**	**621**	**612**	**627**	**102.51**	**1.71**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	37	37	37	37	37	37	100.00	0.00
Other Escrow Accounts	2	2	2	2	2	3	90.84	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	121	121	121	121	121	121	100.00	0.00
Miscellaneous II	0	0	0	0	0	10		
TOTAL OTHER LIABILITIES	**161**	**161**	**161**	**161**	**161**	**171**	**94.14**	**0.05**
Other Liabilities not Included Above								
Self-Valued	247	240	234	229	220	238	100.78	2.69
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**10,314**	**10,250**	**10,184**	**10,120**	**10,055**	**10,102**	**101/99****	**0.63/1.38****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	3	1	-1	-5	-8			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	-1			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	0	-1	-2	-3			
Sell Mortgages and MBS	-1	0	3	5	7			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
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	2	4			
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	0	0	0	0	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3**	**2**	**1**	**0**	**-2**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	12,491	12,401	12,258	12,079	11,883	11,892	104/103***	0.94/1.56***
MINUS TOTAL LIABILITIES	10,314	10,250	10,184	10,120	10,055	10,102	101/99**	0.63/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	3	2	1	0	-2			
TOTAL NET PORTFOLIO VALUE #	2,181	2,153	2,076	1,958	1,827	1,790	120.26	2.45

* 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	$75	$556	$735	$198	$81
WARM	331 mo	316 mo	313 mo	291 mo	257 mo
WAC	4.70%	5.52%	6.37%	7.32%	8.88%
Amount of these that is FHA or VA Guaranteed	$6	$21	$4	$1	$0
Securities Backed by Conventional Mortgages	$38	$117	$15	$3	$1
WARM	224 mo	221 mo	285 mo	290 mo	92 mo
Weighted Average Pass-Through Rate	3.98%	5.23%	6.05%	7.36%	8.91%
Securities Backed by FHA or VA Mortgages	$11	$18	$6	$2	$1
WARM	298 mo	288 mo	306 mo	205 mo	124 mo
Weighted Average Pass-Through Rate	4.57%	5.13%	6.16%	7.14%	8.94%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$161	$556	$510	$218	$83
WAC	4.65%	5.46%	6.37%	7.31%	8.67%
Mortgage Securities	$144	$146	$12	$1	$0
Weighted Average Pass-Through Rate	4.40%	5.23%	6.13%	7.25%	8.24%
WARM (of 15-Year Loans and Securities)	130 mo	143 mo	146 mo	131 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$30	$205	$287	$153	$52
WAC	4.66%	5.53%	6.41%	7.32%	8.74%
Mortgage Securities	$63	$37	$2	$0	$0
Weighted Average Pass-Through Rate	4.20%	5.23%	6.39%	7.46%	9.88%
WARM (of Balloon Loans and Securities)	42 mo	89 mo	73 mo	66 mo	54 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$4,518**

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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	$0	$3	$1	$0	$23
WAC	4.85%	5.97%	6.38%	0.00%	5.90%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$80	$642	$413	$24	$273
Weighted Average Margin	190 bp	256 bp	265 bp	145 bp	210 bp
WAC	5.06%	5.28%	6.04%	3.84%	6.02%
WARM	173 mo	258 mo	287 mo	202 mo	242 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	35 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,459**

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	$2	$8	$5	$0	$0
Weighted Average Distance from Lifetime Cap	63 bp	155 bp	171 bp	0 bp	162 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$52	$41	$1	$12
Weighted Average Distance from Lifetime Cap	301 bp	356 bp	358 bp	307 bp	336 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$62	$565	$342	$24	$244
Weighted Average Distance from Lifetime Cap	830 bp	634 bp	629 bp	796 bp	571 bp
Balances Without Lifetime Cap	$15	$19	$27	$0	$39
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$26	$560	$363	$4	$214
Weighted Average Periodic Rate Cap	148 bp	179 bp	200 bp	204 bp	178 bp
Balances Subject to Periodic Rate Floors	$15	$446	$244	$1	$187
MBS Included in ARM Balances	$28	$217	$51	$20	$36

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$129	$370
WARM	77 mo	188 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	203 bp	189 bp
Reset Frequency	38 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$6
Wghted Average Distance to Lifetime Cap	2 bp	29 bp
Fixed-Rate:		
Balances	$297	$416
WARM	43 mo	128 mo
Remaining Term to Full Amortization	248 mo	
WAC	6.78%	6.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$159	$236
WARM	29 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	155 bp	6.78%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$244	$259
WARM	133 mo	115 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	59 bp	6.92%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$148	$222
WARM	63 mo	53 mo
Margin in Column 1; WAC in Column 2	152 bp	6.76%
Reset Frequency	9 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$22	$299
WARM	177 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	88 bp	8.58%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$125
Fixed Rate		
Remaining WAL <= 5 Years	$20	$112
Remaining WAL 5-10 Years	$4	$28
Remaining WAL Over 10 Years	$2	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$32	$266

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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	$467	$436	$262	$57	$11
WARM	280 mo	265 mo	276 mo	227 mo	163 mo
Weighted Average Servicing Fee	26 bp	25 bp	28 bp	24 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	10 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$48	$1
WARM (in months)	229 mo	115 mo
Weighted Average Servicing Fee	103 bp	62 bp

Total # of Adjustable-Rate Loans Serviced	0 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$1,282**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$461		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$100		
Zero-Coupon Securities	$11	5.36%	28 mo
Government & Agency Securities	$119	3.33%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$834	1.20%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$192	3.66%	40 mo
Memo: Complex Securities (from supplemental reporting)	$318		

Total Cash, Deposits, and Securities **$2,036**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$186
Accrued Interest Receivable	$39
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$62
Unrealized Gains (Losses)	$7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$13
Accrued Interest Receivable	$7
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$14
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$7
Repossessed Assets	$50
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$231
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10
Miscellaneous I	$282
Miscellaneous II	$22
TOTAL ASSETS	**$11,886**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
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	$24
Mortgage-Related Mututal Funds	$75
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$84
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$61
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 9/18/2009 9:55:02 AM

Amounts in Millions

Reporting Dockets: 219
June 2009
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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	$1,144	$280	$51	$3
WAC	2.77%	4.08%	4.31%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,793	$785	$146	$7
WAC	2.49%	3.64%	4.56%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$774	$303	$2
WAC		3.16%	4.85%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$328	$1
WAC			4.19%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,603**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$209	$37	$26
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,591	$1,668	$700
Penalty in Months of Forgone Interest	3.12 mo	5.26 mo	5.10 mo
Balances in New Accounts	$212	$85	$22

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 9/18/2009 9:55:03 AM

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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%	$81	$81	$15	1.46%
3.00 to 3.99%	$11	$114	$44	3.50%
4.00 to 4.99%	$15	$89	$34	4.52%
5.00 to 5.99%	$17	$38	$25	5.30%
6.00 to 6.99%	$0	$2	$2	6.25%
7.00 to 7.99%	$0	$0	$1	7.07%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$570**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$379
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$883	0.67%	$34
Money Market Deposit Accounts (MMDAs)	$858	1.50%	$66
Passbook Accounts	$1,210	1.00%	$24
Non-Interest-Bearing Non-Maturity Deposits	$429		$10
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$33	0.06%	
Escrow for Mortgages Serviced for Others	$5	0.26%	
Other Escrows	$3	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,419		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$121		
Miscellaneous II	$10		
TOTAL LIABILITIES	**$10,103**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,784
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,887**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR
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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		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	50	$26
1014	Opt commitment to orig 25- or 30-year FRMs	41	$61
1016	Opt commitment to orig "other" Mortgages	24	$9
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$23
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$23
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$5
2214	Firm commit/originate 25- or 30-year FRM loans	9	$10
2216	Firm commit/originate "other" Mortgage loans	11	$8
3034	Option to sell 25- or 30-year FRMs		$24

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil **Reporting Dockets: 219**
All Reporting CMR **June 2009**
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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
4002	Commit/purchase non-Mortgage financial assets		$3
9502	Fixed-rate construction loans in process	69	$38
9512	Adjustable-rate construction loans in process	32	$18

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **June 2009**
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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$13
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$3
200	Variable-rate, fixed-maturity CDs	42	$83
220	Variable-rate FHLB advances	11	$28
299	Other variable-rate		$29
300	Govt. & agency securities, fixed-coupon securities		$9

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	75	$318	$323	$315	$300	$284	$269
123 - Mortgage Derivatives - M/V estimate	48	$303	$306	$299	$294	$287	$279
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$29	$31	$29	$29	$28	$28
280 - FHLB putable advance-M/V estimate	15	$64	$69	$68	$66	$65	$64
281 - FHLB convertible advance-M/V estimate	18	$64	$67	$66	$65	$65	$64
282 - FHLB callable advance-M/V estimate		$20	$22	$21	$21	$20	$20
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	9	$41	$43	$43	$42	$42	$36
290 - Other structured borrowings - M/V estimate		$48	$44	$41	$39	$36	$34