Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 71** | **December 2007**

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	4,839	-1,288	-21 %	10.03 %	-212 bp
+200 bp	5,406	-722	-12 %	11.01 %	-114 bp
+100 bp	5,892	-236	-4 %	11.81 %	-34 bp
0 bp	6,128			12.14 %	
-100 bp	6,197	69	+1 %	12.19 %	+5 bp
-200 bp	6,136	8	0 %	12.01 %	-13 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	12.14 %	12.27 %	11.94 %
Post-shock NPV Ratio	11.01 %	10.67 %	10.53 %
Sensitivity Measure: Decline in NPV Ratio	114 bp	160 bp	141 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-200 bp	-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	8,863	8,726	8,533	8,243	7,889	7,520	8,499	100.40	2.83
30-Year Mortgage Securities	184	181	177	171	164	156	176	100.66	2.89
15-Year Mortgages and MBS	3,751	3,696	3,608	3,496	3,374	3,251	3,585	100.66	2.76
Balloon Mortgages and MBS	1,349	1,331	1,311	1,285	1,255	1,220	1,315	99.67	1.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	291	288	285	283	281	279	267	107.03	0.92
7 Month to 2 Year Reset Frequency	6,812	6,753	6,701	6,649	6,589	6,507	6,642	100.89	0.78
2+ to 5 Year Reset Frequency	6,192	6,123	6,050	5,953	5,777	5,585	6,029	100.35	1.41
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	3	3	3	3	3	3	3	100.27	0.81
2 Month to 5 Year Reset Frequency	181	179	176	173	170	167	181	97.45	1.58
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,041	1,025	1,010	995	980	965	999	101.04	1.52
Adjustable-Rate, Fully Amortizing	1,713	1,695	1,677	1,660	1,642	1,623	1,664	100.82	1.06
Fixed-Rate, Balloon	642	616	592	569	548	527	577	102.70	3.97
Fixed-Rate, Fully Amortizing	733	701	672	644	618	595	650	103.27	4.26
Construction and Land Loans									
Adjustable-Rate	3,297	3,287	3,278	3,268	3,259	3,250	3,270	100.23	0.28
Fixed-Rate	641	630	619	608	598	588	632	98.01	1.73
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,313	3,304	3,295	3,287	3,278	3,269	3,288	100.21	0.27
Fixed-Rate	1,366	1,336	1,307	1,279	1,253	1,227	1,274	102.58	2.16
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	803	795	784	772	755	737	784	100.00	1.45
Accrued Interest Receivable	213	213	213	213	213	213	213	100.00	0.00
Advance for Taxes/Insurance	24	24	24	24	24	24	24	100.00	0.00
Float on Escrows on Owned Mortgages	4	8	13	21	28	34			-48.23
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1	1			-25.36
TOTAL MORTGAGE LOANS AND SECURITIES	**41,416**	**40,913**	**40,328**	**39,595**	**38,696**	**37,738**	**40,070**	**100.64**	**1.63**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	894	891	887	884	881	877	890	99.70	0.38
Fixed-Rate	440	422	405	390	375	361	404	100.31	3.98
Consumer Loans									
Adjustable-Rate	110	110	109	109	109	109	111	98.44	0.24
Fixed-Rate	450	444	438	432	427	421	441	99.31	1.32
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-20	-19	-19	-19	-18	-18	-19	0.00	1.34
Accrued Interest Receivable	20	20	20	20	20	20	20	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,894**	**1,867**	**1,841**	**1,816**	**1,793**	**1,770**	**1,847**	**99.67**	**1.37**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,217	1,217	1,217	1,217	1,217	1,217	1,217	100.00	0.00
Equities and All Mutual Funds	148	146	143	141	138	136	144	99.74	1.69
Zero-Coupon Securities	3	3	2	2	2	2	2	109.44	7.70
Government and Agency Securities	343	339	336	332	329	325	332	101.01	1.07
Term Fed Funds, Term Repos	1,110	1,108	1,106	1,104	1,102	1,101	1,105	100.11	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	391	373	356	341	327	314	343	103.87	4.49
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,475	1,474	1,461	1,427	1,384	1,341	1,473	99.23	1.61
Structured Securities (Complex)	478	471	463	452	437	421	462	100.17	2.05
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.29
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,165**	**5,130**	**5,085**	**5,016**	**4,936**	**4,857**	**5,078**	**100.14**	**1.12**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	159	159	159	159	159	159	159	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	6	6	6	5	5	4	6	100.00	6.81
Office Premises and Equipment	429	429	429	429	429	429	429	100.00	0.00
TOTAL REAL ASSETS, ETC.	**599**	**598**	**598**	**598**	**597**	**597**	**598**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	78	91	118	147	165	171			-23.96
Adjustable-Rate Servicing	12	11	11	11	15	16			2.52
Float on Mortgages Serviced for Others	63	75	92	111	130	143			-19.67
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**153**	**177**	**221**	**269**	**309**	**330**			**-20.84**
OTHER ASSETS									
Purchased and Excess Servicing							186		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,146	1,146	1,146	1,146	1,146	1,146	1,146	100.00	0.00
Miscellaneous II							256		
Deposit Intangibles									
Retail CD Intangible	35	42	46	51	56	62			-10.11
Transaction Account Intangible	169	252	329	406	461	510			-23.49
MMDA Intangible	224	313	374	423	473	540			-14.60
Passbook Account Intangible	246	345	433	508	552	605			-18.91
Non-Interest-Bearing Account Intangible	24	43	62	79	96	112			-29.05
TOTAL OTHER ASSETS	**1,844**	**2,141**	**2,390**	**2,614**	**2,784**	**2,975**	**1,588**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							0		
TOTAL ASSETS	**51,071**	**50,826**	**50,463**	**49,908**	**49,115**	**48,267**	**49,181**	**103/100*** **	**0.91/1.41*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	17,527	17,475	17,424	17,374	17,324	17,275	17,355	100.40	0.29
Fixed-Rate Maturing in 13 Months or More	5,252	5,112	4,979	4,851	4,728	4,611	4,757	104.67	2.63
Variable-Rate	181	181	181	181	181	181	181	100.10	0.09
Demand									
Transaction Accounts	3,412	3,412	3,412	3,412	3,412	3,412	3,412	100/90*	0.00/2.50*
MMDAs	6,097	6,097	6,097	6,097	6,097	6,097	6,097	100/94*	0.00/0.96*
Passbook Accounts	4,336	4,336	4,336	4,336	4,336	4,336	4,336	100/90*	0.00/2.10*
Non-Interest-Bearing Accounts	814	814	814	814	814	814	814	100/92*	0.00/2.39*
TOTAL DEPOSITS	**37,618**	**37,427**	**37,242**	**37,063**	**36,890**	**36,724**	**36,950**	**101/97***	**0.49/1.16***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	2,106	2,093	2,079	2,066	2,053	2,041	2,074	100.26	0.64
Fixed-Rate Maturing in 37 Months or More	402	378	356	336	318	301	350	101.76	5.87
Variable-Rate	1,337	1,328	1,321	1,314	1,309	1,304	1,275	103.56	0.54
TOTAL BORROWINGS	**3,846**	**3,799**	**3,756**	**3,716**	**3,680**	**3,645**	**3,699**	**101.54**	**1.10**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	330	330	330	330	330	330	330	100.00	0.00
Other Escrow Accounts	140	136	132	128	125	121	145	90.99	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	614	614	614	614	614	614	614	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	51		
TOTAL OTHER LIABILITIES	**1,085**	**1,081**	**1,077**	**1,073**	**1,070**	**1,066**	**1,141**	**94.40**	**0.36**
Other Liabilities not Included Above									
Self-Valued	2,378	2,305	2,247	2,202	2,171	2,153	2,228	100.85	2.28
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**44,928**	**44,611**	**44,321**	**44,055**	**43,811**	**43,589**	**44,015**	**101/98****	**0.63/1.20****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	65	39	5	-60	-141	-226			
ARMs	4	1	-1	-3	-5	-8			
Other Mortgages	8	5	0	-6	-13	-22			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	23	13	2	-15	-37	-60			
Sell Mortgages and MBS	-158	-92	-9	137	310	488			
Purchase Non-Mortgage Items	3	2	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-16	-9	-3	2	7	12			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	0	1	1			
Options on Futures	0	0	0	0	0	0			
Construction LIP	26	11	-3	-18	-32	-46			
Self-Valued	39	12	-4	2	14	26			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-7**	**-18**	**-13**	**39**	**101**	**161**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	51,071	50,826	50,463	49,908	49,115	48,267	49,181	103/100***	0.91/1.41***
MINUS TOTAL LIABILITIES	44,928	44,611	44,321	44,055	43,811	43,589	44,015	101/98**	0.63/1.20**
PLUS OFF-BALANCE-SHEET POSITIONS	-7	-18	-13	39	101	161			
TOTAL NET PORTFOLIO VALUE #	6,136	6,197	6,128	5,892	5,406	4,839	5,166	118.62	2.49

* 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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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	$314	$3,412	$3,924	$702	$146
WARM	318 mo	324 mo	340 mo	327 mo	285 mo
WAC	4.55%	5.61%	6.40%	7.30%	8.91%
Amount of these that is FHA or VA Guaranteed	$0	$9	$38	$10	$2
Securities Backed by Conventional Mortgages	$4	$66	$45	$9	$2
WARM	89 mo	315 mo	312 mo	283 mo	215 mo
Weighted Average Pass-Through Rate	4.33%	5.38%	6.16%	7.19%	8.20%
Securities Backed by FHA or VA Mortgages	$4	$40	$6	$1	$0
WARM	325 mo	335 mo	312 mo	237 mo	126 mo
Weighted Average Pass-Through Rate	4.50%	5.11%	6.12%	7.15%	9.11%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$634	$1,756	$763	$180	$67
WAC	4.71%	5.46%	6.35%	7.34%	8.57%
Mortgage Securities	$63	$100	$19	$3	$0
Weighted Average Pass-Through Rate	4.33%	5.24%	6.14%	7.46%	8.75%
WARM (of 15-Year Loans and Securities)	125 mo	140 mo	140 mo	121 mo	72 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$158	$322	$491	$142	$79
WAC	4.53%	5.52%	6.39%	7.32%	8.58%
Mortgage Securities	$104	$15	$5	$0	$0
Weighted Average Pass-Through Rate	4.48%	5.44%	6.02%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	133 mo	69 mo	80 mo	78 mo	26 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,574**

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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	$1	$464	$9	$0	$1
WAC	8.09%	5.92%	6.73%	0.00%	8.30%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$266	$6,178	$6,019	$3	$180
Weighted Average Margin	260 bp	288 bp	272 bp	143 bp	181 bp
WAC	6.56%	6.29%	6.12%	5.73%	6.37%
WARM	203 mo	316 mo	333 mo	170 mo	238 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	40 mo	1 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$13,121**

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	$73	$10	$0	$0
Weighted Average Distance from Lifetime Cap	90 bp	148 bp	126 bp	0 bp	157 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$757	$74	$0	$14
Weighted Average Distance from Lifetime Cap	361 bp	353 bp	374 bp	320 bp	353 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$238	$5,797	$5,856	$2	$158
Weighted Average Distance from Lifetime Cap	1,981 bp	582 bp	584 bp	722 bp	594 bp
Balances Without Lifetime Cap	$23	$15	$88	$0	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$155	$6,595	$5,792	$1	$169
Weighted Average Periodic Rate Cap	237 bp	256 bp	432 bp	199 bp	166 bp
Balances Subject to Periodic Rate Floors	$155	$6,317	$5,760	$1	$168
MBS Included in ARM Balances	$158	$792	$965	$2	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$999	$1,664
WARM	86 mo	192 mo
Remaining Term to Full Amortization	249 mo	
Rate Index Code	0	0
Margin	262 bp	275 bp
Reset Frequency	42 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$13	$101
Wghted Average Distance to Lifetime Cap	86 bp	153 bp
Fixed-Rate:		
Balances	$577	$650
WARM	62 mo	119 mo
Remaining Term to Full Amortization	289 mo	
WAC	6.92%	6.82%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,270	$632
WARM	13 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	155 bp	7.13%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,288	$1,274
WARM	169 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	7.81%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$890	$404
WARM	69 mo	62 mo
Margin in Column 1; WAC in Column 2	133 bp	7.20%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$111	$441
WARM	38 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	43 bp	7.89%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$248
Fixed Rate		
Remaining WAL <= 5 Years	$22	$1,092
Remaining WAL 5-10 Years	$24	$18
Remaining WAL Over 10 Years	$22	
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	$78	$1,357

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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	$1,509	$8,149	$7,441	$1,536	$344
WARM	106 mo	250 mo	309 mo	318 mo	308 mo
Weighted Average Servicing Fee	31 bp	33 bp	31 bp	29 bp	32 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	168 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	$3,365	$2	Total # of Adjustable-Rate Loans Serviced	17 loans
WARM (in months)	331 mo	138 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others	**$22,346**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,217		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$143		
Zero-Coupon Securities	$2	5.01%	94 mo
Government & Agency Securities	$332	4.26%	14 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,105	4.47%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$343	5.43%	73 mo
Memo: Complex Securities (from supplemental reporting)	$462		

Total Cash, Deposits, and Securities	**$3,604**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,126
Accrued Interest Receivable	$213
Advances for Taxes and Insurance	$24
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$341
Unrealized Gains (Losses)	$-1

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13
Accrued Interest Receivable	$20
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$32
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$4
Repossessed Assets	$159
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$6
Office Premises and Equipment	$429
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$186
Miscellaneous I	$1,146
Miscellaneous II	$256
TOTAL ASSETS	**$49,143**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$36
Mortgage-Related Mututal Funds	$108
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$109
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$118
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$5,696	$1,483	$313	$29
WAC	5.02%	4.83%	4.18%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$6,587	$2,669	$606	$46
WAC	4.85%	4.93%	4.03%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,866	$1,374	$16
WAC		4.81%	4.29%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$1,516	$5
WAC			5.52%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$22,112**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$289	$103	$220
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,816	$4,669	$3,408
Penalty in Months of Forgone Interest	3.25 mo	5.83 mo	7.24 mo
Balances in New Accounts	$880	$420	$144

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%	$1,001	$5	$4	1.24%
3.00 to 3.99%	$112	$34	$17	3.66%
4.00 to 4.99%	$330	$403	$190	4.37%
5.00 to 5.99%	$7	$168	$116	5.38%
6.00 to 6.99%	$0	$12	$18	6.23%
7.00 to 7.99%	$0	$2	$5	7.30%
8.00 to 8.99%	$0	$0	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	24 mo	90 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,424**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,684
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	$3,412	2.22%	$97
Money Market Deposit Accounts (MMDAs)	$6,097	4.07%	$524
Passbook Accounts	$4,336	2.89%	$551
Non-Interest-Bearing Non-Maturity Deposits	$814		$38
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$147	0.00%	
Escrow for Mortgages Serviced for Others	$183	0.00%	
Other Escrows	$145	1.34%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$15,133		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$614		
Miscellaneous II	$51		
TOTAL LIABILITIES	**$44,015**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,128
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$49,143**

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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		$14
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$55
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$200
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$61
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$299
1014	Opt commitment to orig 25- or 30-year FRMs	35	$1,953
1016	Opt commitment to orig "other" Mortgages	22	$318
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
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		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$31
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$29
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$54
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$199
2054	Commit/purchase 25- to 30-year FRM MBS		$350
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$150
2074	Commit/sell 25- or 30-yr FRM MBS		$3,290
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$26
2136	Commit/sell "other" Mortgage loans, svc released		$1
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$81
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$66
2214	Firm commit/originate 25- or 30-year FRM loans	9	$15

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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
2216	Firm commit/originate "other" Mortgage loans	9	$31
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$84
4022	Commit/sell non-Mortgage financial assets		$3
5004	IR swap: pay fixed, receive 3-month LIBOR		$68
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
8038	Short futures contract on 5-year Treasury note		$1
8040	Short futures contract on 10-year Treasury note		$6
9502	Fixed-rate construction loans in process	40	$1,247
9512	Adjustable-rate construction loans in process	31	$380

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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
120	Other investment securities, fixed-coupon securities		$22
122	Other investment securities, floating-rate securities		$34
200	Variable-rate, fixed-maturity CDs	21	$181
220	Variable-rate FHLB advances	12	$139
299	Other variable-rate		$1,136
300	Govt. & agency securities, fixed-coupon securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	43	$462	$478	$471	$463	$452	$437	$421
123 - Mortgage Derivatives - M/V estimate	20	$1,473	$1,475	$1,474	$1,461	$1,427	$1,384	$1,341
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$68	$68	$68	$68	$68	$67	$67
280 - FHLB putable advance-M/V estimate	11	$319	$358	$341	$330	$322	$316	$312
281 - FHLB convertible advance-M/V estimate	16	$1,063	$1,165	$1,128	$1,099	$1,077	$1,061	$1,051
282 - FHLB callable advance-M/V estimate		$115	$127	$121	$118	$115	$114	$113
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$3	$3	$3	$3	$3	$3	$3
290 - Other structured borrowings - M/V estimate		$727	$724	$710	$696	$684	$676	$674
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2,795	$39	$12	$-4	$2	$14	$26