Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 156** | **December 2010**

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	16,890	-1,496	-8 %	11.53 %	-57 bp
+200 bp	17,803	-582	-3 %	11.97 %	-13 bp
+100 bp	18,319	-67	0 %	12.17 %	+7 bp
0 bp	18,386			12.10 %	
-100 bp	18,559	174	+1 %	12.10 %	0 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.10 %	11.56 %	14.99 %
Post-shock NPV Ratio	11.97 %	11.44 %	14.58 %
Sensitivity Measure: Decline in NPV Ratio	13 bp	12 bp	41 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	18,754	18,409	17,813	17,052	16,192	17,320	106.29	2.56
30-Year Mortgage Securities	10,685	10,139	9,483	8,833	8,193	10,448	97.04	5.92
15-Year Mortgages and MBS	10,477	10,282	9,979	9,641	9,289	9,852	104.37	2.43
Balloon Mortgages and MBS	3,874	3,857	3,823	3,780	3,721	3,594	107.31	0.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,865	2,854	2,827	2,798	2,765	2,758	103.47	0.66
7 Month to 2 Year Reset Frequency	9,449	9,418	9,367	9,273	9,132	9,103	103.46	0.44
2+ to 5 Year Reset Frequency	4,613	4,592	4,551	4,502	4,376	4,390	104.60	0.67
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,858	1,845	1,820	1,793	1,762	1,714	107.68	1.02
2 Month to 5 Year Reset Frequency	1,031	1,023	1,009	994	977	992	103.08	1.10
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,398	1,387	1,375	1,363	1,350	1,384	100.26	0.82
Adjustable-Rate, Fully Amortizing	6,703	6,675	6,641	6,607	6,573	6,658	100.25	0.46
Fixed-Rate, Balloon	3,065	2,993	2,914	2,837	2,763	2,746	108.99	2.53
Fixed-Rate, Fully Amortizing	4,959	4,819	4,672	4,533	4,402	4,369	110.30	2.98
Construction and Land Loans								
Adjustable-Rate	2,135	2,132	2,125	2,119	2,113	2,135	99.83	0.23
Fixed-Rate	1,633	1,609	1,577	1,546	1,516	1,624	99.06	1.75
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,032	8,019	7,996	7,975	7,953	8,005	100.17	0.22
Fixed-Rate	2,673	2,622	2,564	2,508	2,455	2,466	106.32	2.08
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,553	5,477	5,363	5,231	5,082	5,477	100.00	1.73
Accrued Interest Receivable	423	423	423	423	423	423	100.00	0.00
Advance for Taxes/Insurance	131	131	131	131	131	131	100.00	0.00
Float on Escrows on Owned Mortgages	110	174	247	317	378			-39.35
LESS: Value of Servicing on Mortgages Serviced by Others	19	20	21	22	19			-5.08
TOTAL MORTGAGE LOANS AND SECURITIES	**100,403**	**98,860**	**96,680**	**94,237**	**91,528**	**95,590**	**103.42**	**1.88**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,613	2,610	2,603	2,597	2,591	2,610	99.99	0.18
Fixed-Rate	2,482	2,419	2,348	2,280	2,216	2,254	107.32	2.78
Consumer Loans								
Adjustable-Rate	6,482	6,480	6,474	6,467	6,460	6,491	99.84	0.06
Fixed-Rate	3,572	3,494	3,410	3,331	3,256	3,481	100.39	2.31
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-198	-195	-192	-189	-186	-195	0.00	1.59
Accrued Interest Receivable	62	62	62	62	62	62	100.00	0.00
TOTAL NONMORTGAGE LOANS	**15,013**	**14,870**	**14,705**	**14,549**	**14,399**	**14,702**	**101.14**	**1.03**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,424	3,424	3,424	3,424	3,424	3,424	100.00	0.00
Equities and All Mutual Funds	173	167	160	153	147	167	100.06	3.98
Zero-Coupon Securities	189	181	174	168	161	173	104.96	4.02
Government and Agency Securities	3,225	3,002	2,797	2,611	2,443	2,884	104.11	7.12
Term Fed Funds, Term Repos	8,373	8,369	8,358	8,347	8,335	8,364	100.07	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,079	1,038	998	961	927	1,014	102.32	3.90
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,959	6,836	6,663	6,471	6,278	6,820	100.24	2.17
Structured Securities (Complex)	2,323	2,259	2,154	2,047	1,947	2,308	97.90	3.75
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,744**	**25,277**	**24,728**	**24,182**	**23,662**	**25,154**	**100.49**	**2.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,395	1,395	1,395	1,395	1,395	1,395	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	79	74	69	64	59	74	100.00	6.80
Office Premises and Equipment	1,305	1,305	1,305	1,305	1,305	1,305	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,795**	**2,790**	**2,785**	**2,779**	**2,774**	**2,790**	**100.00**	**0.18**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	393	498	574	616	635			-18.17
Adjustable-Rate Servicing	55	63	86	87	85			-24.62
Float on Mortgages Serviced for Others	140	157	175	187	196			-11.01
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**588**	**718**	**835**	**890**	**917**			**-17.17**
OTHER ASSETS								
Purchased and Excess Servicing						619		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,571	6,571	6,571	6,571	6,571	6,571	100.00	0.00
Miscellaneous II						2,502		
Deposit Intangibles								
Retail CD Intangible	49	54	81	93	103			-30.16
Transaction Account Intangible	325	457	692	913	1,128			-40.15
MMDA Intangible	1,674	1,927	2,717	3,483	4,199			-27.07
Passbook Account Intangible	256	327	470	604	734			-32.78
Non-Interest-Bearing Account Intangible	-5	135	276	410	537			-103.85
TOTAL OTHER ASSETS	**8,869**	**9,470**	**10,807**	**12,073**	**13,272**	**9,692**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						161		
TOTAL ASSETS	**153,412**	**151,985**	**150,540**	**148,710**	**146,552**	**148,089**	**103/101*** **	**0.95/1.61*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,891	20,871	20,797	20,724	20,655	20,687	100.89	0.23
Fixed-Rate Maturing in 13 Months or More	9,964	9,745	9,498	9,268	9,061	9,274	105.08	2.39
Variable-Rate	71	71	71	71	71	71	100.47	0.09
Demand								
Transaction Accounts	9,501	9,501	9,501	9,501	9,501	9,501	100/95*	0.00/2.03*
MMDAs	54,707	54,707	54,707	54,707	54,707	54,707	100/96*	0.00/0.99*
Passbook Accounts	5,983	5,983	5,983	5,983	5,983	5,983	100/95*	0.00/1.90*
Non-Interest-Bearing Accounts	5,965	5,965	5,965	5,965	5,965	5,965	100/98*	0.00/2.40*
TOTAL DEPOSITS	**107,081**	**106,843**	**106,521**	**106,217**	**105,942**	**106,188**	**101/98***	**0.26/1.20***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,355	8,285	8,207	8,131	8,057	8,043	103.00	0.89
Fixed-Rate Maturing in 37 Months or More	8,048	7,616	7,210	6,831	6,477	6,827	111.55	5.50
Variable-Rate	4,705	4,705	4,696	4,686	4,676	4,675	100.64	0.10
TOTAL BORROWINGS	**21,109**	**20,606**	**20,113**	**19,648**	**19,210**	**19,546**	**105.42**	**2.42**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,058	1,058	1,058	1,058	1,058	1,058	100.00	0.00
Other Escrow Accounts	34	33	32	31	30	36	92.59	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,527	1,527	1,527	1,527	1,527	1,527	100.00	0.00
Miscellaneous II	0	0	0	0	0	355		
TOTAL OTHER LIABILITIES	**2,619**	**2,618**	**2,617**	**2,616**	**2,615**	**2,976**	**87.97**	**0.04**
Other Liabilities not Included Above								
Self-Valued	3,424	3,440	3,389	3,344	3,309	3,308	103.99	0.51
Unamortized Yield Adjustments						43		
TOTAL LIABILITIES	**134,233**	**133,507**	**132,640**	**131,826**	**131,075**	**132,061**	**101/99****	**0.60/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	13	3	-12	-28	-44			
ARMs	2	1	1	0	-1			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	37	3	-43	-90	-136			
Sell Mortgages and MBS	-54	36	151	265	377			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-602	-163	234	599	936			
Pay Floating, Receive Fixed Swaps	26	-17	-56	-93	-127			
Basis Swaps	0	0	0	0	0			
Swaptions	7	22	49	87	131			
OTHER								
Options on Mortgages and MBS	-1	-2	-5	-8	-10			
Interest-Rate Caps	55	83	118	166	225			
Interest-Rate Floors	50	35	25	18	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-1	-2	-4	-7	-10			
Self-Valued	-154	-92	-37	13	66			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-620**	**-92**	**419**	**919**	**1,413**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	153,412	151,985	150,540	148,710	146,552	148,089	103/101***	0.95/1.61***
MINUS TOTAL LIABILITIES	134,233	133,507	132,640	131,826	131,075	132,061	101/99**	0.60/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	-620	-92	419	919	1,413			
TOTAL NET PORTFOLIO VALUE #	18,559	18,386	18,319	17,803	16,890	16,028	114.71	0.65

* 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	$2,636	$3,573	$6,270	$2,940	$1,900
WARM	360 mo	309 mo	305 mo	301 mo	287 mo
WAC	3.66%	5.55%	6.45%	7.44%	8.83%
Amount of these that is FHA or VA Guaranteed	$150	$445	$316	$148	$72
Securities Backed by Conventional Mortgages	$8,374	$700	$63	$41	$1
WARM	344 mo	320 mo	277 mo	328 mo	122 mo
Weighted Average Pass-Through Rate	3.58%	5.19%	6.23%	7.08%	8.49%
Securities Backed by FHA or VA Mortgages	$1,029	$215	$21	$2	$1
WARM	346 mo	289 mo	285 mo	221 mo	106 mo
Weighted Average Pass-Through Rate	3.83%	5.12%	6.17%	7.10%	8.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,235	$1,453	$1,686	$917	$505
WAC	4.23%	5.49%	6.43%	7.38%	9.00%
Mortgage Securities	$3,679	$343	$34	$1	$0
Weighted Average Pass-Through Rate	3.67%	5.19%	6.09%	7.14%	8.51%
WARM (of 15-Year Loans and Securities)	159 mo	134 mo	132 mo	117 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$365	$590	$1,658	$424	$318
WAC	3.54%	5.51%	6.41%	7.33%	10.21%
Mortgage Securities	$172	$64	$3	$0	$0
Weighted Average Pass-Through Rate	4.11%	5.45%	6.46%	7.04%	8.00%
WARM (of Balloon Loans and Securities)	64 mo	67 mo	61 mo	55 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$41,214**

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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	$10	$0	$0	$0
WAC	5.31%	5.90%	3.50%	0.00%	5.75%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,758	$9,093	$4,390	$1,714	$992
Weighted Average Margin	187 bp	247 bp	255 bp	284 bp	277 bp
WAC	3.44%	4.83%	5.70%	3.18%	5.08%
WARM	249 mo	292 mo	312 mo	383 mo	271 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	40 mo	5 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$18,956**

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	$15	$380	$25	$0	$5
Weighted Average Distance from Lifetime Cap	142 bp	195 bp	177 bp	0 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$24	$168	$47	$1	$152
Weighted Average Distance from Lifetime Cap	318 bp	309 bp	305 bp	309 bp	325 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,359	$8,340	$4,215	$1,559	$788
Weighted Average Distance from Lifetime Cap	823 bp	625 bp	553 bp	654 bp	659 bp
Balances Without Lifetime Cap	$359	$214	$102	$154	$47
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,397	$7,990	$3,475	$96	$658
Weighted Average Periodic Rate Cap	218 bp	202 bp	232 bp	885 bp	170 bp
Balances Subject to Periodic Rate Floors	$1,440	$7,696	$3,387	$96	$608
MBS Included in ARM Balances	$573	$374	$93	$694	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,384	$6,658
WARM	55 mo	81 mo
Remaining Term to Full Amortization	280 mo	
Rate Index Code	0	0
Margin	152 bp	258 bp
Reset Frequency	17 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$106	$73
Wghted Average Distance to Lifetime Cap	98 bp	30 bp
Fixed-Rate:		
Balances	$2,746	$4,369
WARM	38 mo	79 mo
Remaining Term to Full Amortization	245 mo	
WAC	6.37%	6.34%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,135	$1,624
WARM	25 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	6.15%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,005	$2,466
WARM	201 mo	144 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	103 bp	7.39%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,610	$2,254
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	248 bp	7.24%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,491	$3,481
WARM	14 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	286 bp	10.23%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$37	$2,968
Fixed Rate		
Remaining WAL <= 5 Years	$359	$2,738
Remaining WAL 5-10 Years	$432	$142
Remaining WAL Over 10 Years	$197	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$31	$1
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	$1,078	$5,848

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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	$22,472	$14,245	$8,819	$2,961	$800
WARM	302 mo	300 mo	279 mo	256 mo	178 mo
Weighted Average Servicing Fee	30 bp	31 bp	32 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	284 loans				
FHA/VA	64 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$8,762	$75
WARM (in months)	278 mo	337 mo
Weighted Average Servicing Fee	35 bp	0 bp

Total # of Adjustable-Rate Loans Serviced	66 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others	**$58,133**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,424		
Equity Securities Carried at Fair Value	$167		
Zero-Coupon Securities	$173	2.72%	49 mo
Government & Agency Securities	$2,884	3.25%	106 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,364	0.31%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,014	3.31%	60 mo
Memo: Complex Securities (from supplemental reporting)	$2,308		

Total Cash, Deposits, and Securities	**$18,334**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,784
Accrued Interest Receivable	$423
Advances for Taxes and Insurance	$131
Less: Unamortized Yield Adjustments	$-209
Valuation Allowances	$2,307
Unrealized Gains (Losses)	$-48

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$214
Accrued Interest Receivable	$62
Less: Unamortized Yield Adjustments	$125
Valuation Allowances	$409
Unrealized Gains (Losses)	$33

OTHER ITEMS

Real Estate Held for Investment	$16
Repossessed Assets	$1,395
Equity Investments Not Carried at Fair Value	$74
Office Premises and Equipment	
	$1,305
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-73
Valuation Allowances	$-165
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$619
Miscellaneous I	
Miscellaneous II	$6,571
	$2,502

TOTAL ASSETS	**$148,195**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$35
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$107
Mortgage-Related Mututal Funds	$60
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,797
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$13,470
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$86

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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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	$5,449	$1,932	$385	$148
WAC	1.23%	2.43%	4.65%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,387	$4,791	$744	$132
WAC	1.24%	2.30%	4.84%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,601	$1,913	$57
WAC		1.98%	4.20%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,760	$16
WAC			3.02%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$29,962**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,293	$1,347	$1,039
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$11,488	$9,797	$5,025
Penalty in Months of Forgone Interest	3.38 mo	5.84 mo	8.29 mo
Balances in New Accounts	$1,597	$634	$193

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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%	$4,393	$725	$166	0.63%
3.00 to 3.99%	$68	$308	$969	3.61%
4.00 to 4.99%	$203	$1,325	$4,238	4.73%
5.00 to 5.99%	$26	$991	$1,432	5.39%
6.00 to 6.99%	$2	$1	$9	6.13%
7.00 to 7.99%	$0	$1	$3	7.45%
8.00 to 8.99%	$0	$0	$0	8.53%
9.00 and Above	$0	$0	$10	9.55%
WARM	1 mo	26 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$14,871**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,104
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,501	0.58%	$531
Money Market Deposit Accounts (MMDAs)	$54,707	0.39%	$1,688
Passbook Accounts	$5,983	0.62%	$191
Non-Interest-Bearing Non-Maturity Deposits	$5,965		$215
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,013	0.02%	
Escrow for Mortgages Serviced for Others	$45	0.01%	
Other Escrows	$36	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$77,249		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$30		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$13		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,527		
Miscellaneous II	$355		
TOTAL LIABILITIES	**$132,111**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$28
EQUITY CAPITAL	$16,054
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$148,193**

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
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	6	$33
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$31
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$133
1014	Opt commitment to orig 25- or 30-year FRMs	34	$225
1016	Opt commitment to orig "other" Mortgages	26	$52
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$14
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$50
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$206
2056	Commit/purchase "other" MBS		$28
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$358
2074	Commit/sell 25- or 30-yr FRM MBS		$1,094
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$4
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$39
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$45
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$53
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0

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
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$34
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$273
2136	Commit/sell "other" Mortgage loans, svc released		$42
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
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	14	$125
2214	Firm commit/originate 25- or 30-year FRM loans	16	$307
2216	Firm commit/originate "other" Mortgage loans	13	$27
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$2
3054	Short option to purchase 25- or 30-yr FRMs		$25
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$44
4002	Commit/purchase non-Mortgage financial assets	12	$48
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$217
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,587
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$21
5026	IR swap: pay 3-month LIBOR, receive fixed		$729
5104	IR swaption: pay fixed, receive 3-month LIBOR		$1,260
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$235
6002	Interest rate Cap based on 1-month LIBOR		$1,210
6004	Interest rate Cap based on 3-month LIBOR		$3,620
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	64	$162
9512	Adjustable-rate construction loans in process	42	$267

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$7
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		$2
120	Other investment securities, fixed-coupon securities		$219
122	Other investment securities, floating-rate securities		$149
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$13
130	Construction and land loans (adj-rate)		$6
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$2
183	Consumer loans; auto loans and leases		$0
187	Consumer loans; recreational vehicles		$1,027
189	Consumer loans; other		$276
200	Variable-rate, fixed-maturity CDs	27	$82
220	Variable-rate FHLB advances	11	$1,032
299	Other variable-rate	10	$3,682
302	Govt. & agency securities, floating-rate securities		$59

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	#Firms if # > 5	Balance	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	71	$2,308	$2,323	$2,259	$2,154	$2,047	$1,947
123 - Mortgage Derivatives - M/V estimate	57	$6,820	$6,959	$6,836	$6,663	$6,471	$6,278
129 - Mortgage-Related Mutual Funds - M/V estimate		$50	$52	$50	$48	$47	$45
280 - FHLB putable advance-M/V estimate	16	$298	$324	$319	$310	$302	$296
281 - FHLB convertible advance-M/V estimate	36	$1,962	$2,077	$2,075	$2,031	$1,991	$1,958
282 - FHLB callable advance-M/V estimate		$58	$63	$63	$62	$60	$59
283 - FHLB periodic floor floating rate advance-M/V Estimates		$129	$128	$128	$129	$129	$130
289 - Other FHLB structured advances - M/V estimate	6	$693	$648	$674	$682	$689	$695
290 - Other structured borrowings - M/V estimate	6	$169	$184	$180	$176	$173	$171
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,828	$-154	$-92	$-37	$13	$66