Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 74** | **June 2006**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	3,658	-1,874	-34 %	8.36 %	-352 bp
+200 bp	4,310	-1,222	-22 %	9.64 %	-224 bp
+100 bp	4,944	-588	-11 %	10.83 %	-105 bp
0 bp	5,532			11.88 %	
-100 bp	5,952	420	+8 %	12.58 %	+70 bp
-200 bp	6,036	504	+9 %	12.65 %	+77 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	11.88 %	12.19 %	12.40 %
Post-shock NPV Ratio	9.64 %	10.16 %	10.81 %
Sensitivity Measure: Decline in NPV Ratio	224 bp	204 bp	159 bp
TB 13a Level of Risk	Moderate	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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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	8,836	8,685	8,315	7,863	7,418	7,003	8,604	96.64	4.95
30-Year Mortgage Securities	110	107	103	98	92	88	106	96.51	4.75
15-Year Mortgages and MBS	4,119	4,010	3,865	3,709	3,555	3,406	3,970	97.36	3.88
Balloon Mortgages and MBS	1,186	1,165	1,138	1,105	1,066	1,024	1,171	97.16	2.67
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	102	102	102	102	101	101	101	100.50	0.20
7 Month to 2 Year Reset Frequency	6,014	5,947	5,852	5,730	5,585	5,417	5,893	99.31	1.85
2+ to 5 Year Reset Frequency	6,104	5,996	5,861	5,701	5,523	5,331	5,884	99.60	2.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4	4	4	4	4	4	4	99.65	0.90
2 Month to 5 Year Reset Frequency	197	194	191	187	183	177	197	96.89	1.90
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	531	524	516	509	502	496	527	98.06	1.40
Adjustable-Rate, Fully Amortizing	1,863	1,847	1,831	1,816	1,800	1,785	1,851	98.91	0.85
Fixed-Rate, Balloon	478	457	437	418	400	384	444	98.37	4.45
Fixed-Rate, Fully Amortizing	709	677	647	619	593	570	654	98.85	4.44
Construction and Land Loans									
Adjustable-Rate	4,058	4,052	4,047	4,041	4,035	4,030	4,049	99.93	0.14
Fixed-Rate	818	805	793	781	770	759	809	98.07	1.50
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,468	3,465	3,463	3,460	3,457	3,456	3,439	100.69	0.07
Fixed-Rate	744	729	714	701	687	675	717	99.67	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	113	111	108	105	101	98	108	100.00	2.88
Accrued Interest Receivable	175	175	175	175	175	175	175	100.00	0.00
Advance for Taxes/Insurance	16	16	16	16	16	16	16	100.00	0.00
Float on Escrows on Owned Mortgages	15	24	34	42	48	54			-25.20
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-38.76
TOTAL MORTGAGE LOANS AND SECURITIES	**39,661**	**39,093**	**38,210**	**37,181**	**36,113**	**35,047**	**38,720**	**98.68**	**2.50**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	718	717	717	717	716	716	724	99.03	0.05
Fixed-Rate	346	332	319	307	296	285	335	95.44	3.88
Consumer Loans									
Adjustable-Rate	71	71	71	71	71	71	72	97.97	0.09
Fixed-Rate	716	704	693	682	671	660	694	99.89	1.64
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-17	-17	-16	-16	-16	-16	-16	0.00	1.34
Accrued Interest Receivable	14	14	14	14	14	14	14	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,848**	**1,823**	**1,798**	**1,775**	**1,752**	**1,731**	**1,823**	**98.65**	**1.33**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	628	628	628	628	628	628	628	100.00	0.00
Equities and All Mutual Funds	171	166	161	157	152	147	162	99.79	2.94
Zero-Coupon Securities	2	1	1	1	1	1	1	103.75	7.98
Government and Agency Securities	552	543	533	524	515	506	542	98.43	1.76
Term Fed Funds, Term Repos	654	653	652	651	650	649	652	99.95	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	321	310	300	290	281	272	297	100.79	3.36
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	511	505	491	475	461	446	508	96.63	2.99
Structured Securities (Complex)	620	610	598	579	562	544	604	98.87	2.60
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,459**	**3,417**	**3,364**	**3,306**	**3,250**	**3,194**	**3,395**	**99.09**	**1.65**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	64	64	64	64	64	64	64	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	11	11	11	10	9	8	11	100.00	6.80
Office Premises and Equipment	386	386	386	386	386	386	386	100.00	0.00
TOTAL REAL ASSETS, ETC.	**464**	**464**	**464**	**463**	**462**	**461**	**464**	**100.00**	**0.16**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	98	131	146	148	146	143			-5.84
Adjustable-Rate Servicing	25	26	27	27	28	28			-2.93
Float on Mortgages Serviced for Others	74	91	105	115	123	130			-11.26
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**196**	**248**	**278**	**290**	**296**	**300**			**-7.61**
OTHER ASSETS									
Purchased and Excess Servicing							145		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,149	1,149	1,149	1,149	1,149	1,149	1,149	100.00	0.00
Miscellaneous II							331		
Deposit Intangibles									
Retail CD Intangible	46	51	55	60	64	67			-8.33
Transaction Account Intangible	352	448	506	568	635	714			-11.83
MMDA Intangible	210	242	276	314	370	424			-13.00
Passbook Account Intangible	267	315	370	425	482	535			-14.96
Non-Interest-Bearing Account Intangible	60	80	100	119	136	153			-19.18
TOTAL OTHER ASSETS	**2,084**	**2,284**	**2,456**	**2,633**	**2,836**	**3,042**	**1,625**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-80		
TOTAL ASSETS	**47,713**	**47,328**	**46,570**	**45,648**	**44,709**	**43,774**	**45,946**	**101/99*** **	**1.80/2.24*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	14,601	14,537	14,473	14,410	14,348	14,286	14,541	99.54	0.43
Fixed-Rate Maturing in 13 Months or More	6,546	6,395	6,249	6,108	5,971	5,839	6,382	97.92	2.30
Variable-Rate	211	211	211	210	210	210	211	99.95	0.04
Demand									
Transaction Accounts	4,097	4,097	4,097	4,097	4,097	4,097	4,097	100/88*	0.00/1.67*
MMDAs	4,106	4,106	4,106	4,106	4,106	4,106	4,106	100/93*	0.00/0.94*
Passbook Accounts	2,906	2,906	2,906	2,906	2,906	2,906	2,906	100/87*	0.00/2.19*
Non-Interest-Bearing Accounts	942	942	942	942	942	942	942	100/89*	0.00/2.28*
TOTAL DEPOSITS	**33,410**	**33,194**	**32,984**	**32,780**	**32,581**	**32,387**	**33,185**	**99/95***	**0.63/1.21***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	4,968	4,952	4,936	4,921	4,906	4,891	4,954	99.64	0.31
Fixed-Rate Maturing in 37 Months or More	345	327	310	294	280	266	326	95.07	5.20
Variable-Rate	861	861	861	861	861	860	861	99.98	0.02
TOTAL BORROWINGS	**6,174**	**6,140**	**6,107**	**6,076**	**6,046**	**6,018**	**6,142**	**99.44**	**0.52**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	235	235	235	235	235	235	235	100.00	0.00
Other Escrow Accounts	91	88	85	83	81	79	100	85.71	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	589	589	589	589	589	589	589	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	47		
TOTAL OTHER LIABILITIES	**914**	**911**	**909**	**907**	**904**	**902**	**971**	**93.64**	**0.26**
Other Liabilities not Included Above									
Self-Valued	1,118	1,085	1,062	1,051	1,048	1,046	1,059	100.28	1.59
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	**41,615**	**41,330**	**41,063**	**40,814**	**40,580**	**40,353**	**41,357**	**99/96****	**0.63/1.09****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	53	40	-27	-140	-258	-371			
ARMs	20	17	12	3	-10	-26			
Other Mortgages	16	9	0	-12	-27	-44			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	62	45	-12	-96	-183	-265			
Sell Mortgages and MBS	-222	-170	37	320	603	868			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-29	-11	6	21	34	47			
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	1	2	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	36	18	1	-16	-33	-50			
Self-Valued	4	5	9	30	52	75			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-62**	**-46**	**25**	**110**	**181**	**237**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	47,713	47,328	46,570	45,648	44,709	43,774	45,946	101/99***	1.80/2.24***
MINUS TOTAL LIABILITIES	41,615	41,330	41,063	40,814	40,580	40,353	41,357	99/96**	0.63/1.09**
PLUS OFF-BALANCE-SHEET POSITIONS	-62	-46	25	110	181	237			
TOTAL NET PORTFOLIO VALUE #	6,036	5,952	5,532	4,944	4,310	3,658	4,589	120.56	9.11

* 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	$340	$3,932	$3,558	$651	$123
WARM	333 mo	335 mo	344 mo	326 mo	265 mo
WAC	4.54%	5.58%	6.45%	7.28%	8.71%
Amount of these that is FHA or VA Guaranteed	$0	$66	$40	$17	$3
Securities Backed by Conventional Mortgages	$8	$56	$17	$9	$3
WARM	168 mo	322 mo	222 mo	271 mo	229 mo
Weighted Average Pass-Through Rate	4.29%	5.09%	6.26%	7.17%	8.27%
Securities Backed by FHA or VA Mortgages	$5	$2	$6	$1	$0
WARM	343 mo	324 mo	319 mo	250 mo	139 mo
Weighted Average Pass-Through Rate	4.50%	5.67%	6.05%	7.12%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$830	$1,891	$789	$216	$88
WAC	4.73%	5.42%	6.38%	7.39%	8.44%
Mortgage Securities	$72	$62	$19	$2	$0
Weighted Average Pass-Through Rate	4.31%	5.15%	6.14%	7.36%	9.00%
WARM (of 15-Year Loans and Securities)	141 mo	147 mo	147 mo	101 mo	78 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$228	$497	$331	$87	$14
WAC	4.55%	5.44%	6.39%	7.29%	8.50%
Mortgage Securities	$8	$6	$1	$0	$0
Weighted Average Pass-Through Rate	4.03%	5.16%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	49 mo	72 mo	84 mo	85 mo	46 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,852**

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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	$596	$11	$0	$2
WAC	8.52%	5.19%	6.20%	0.00%	7.18%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$100	$5,297	$5,873	$4	$195
Weighted Average Margin	134 bp	304 bp	283 bp	141 bp	211 bp
WAC	7.19%	5.86%	5.97%	5.13%	5.92%
WARM	117 mo	318 mo	337 mo	194 mo	220 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	39 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$12,080**

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	$1	$560	$21	$0	$0
Weighted Average Distance from Lifetime Cap	67 bp	110 bp	122 bp	0 bp	98 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$501	$31	$1	$3
Weighted Average Distance from Lifetime Cap	314 bp	367 bp	359 bp	317 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$72	$4,804	$5,767	$3	$188
Weighted Average Distance from Lifetime Cap	895 bp	599 bp	593 bp	792 bp	639 bp
Balances Without Lifetime Cap	$27	$27	$66	$1	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$15	$5,795	$5,798	$2	$183
Weighted Average Periodic Rate Cap	143 bp	200 bp	380 bp	199 bp	165 bp
Balances Subject to Periodic Rate Floors	$12	$5,146	$5,768	$1	$181
MBS Included in ARM Balances	$20	$218	$9	$3	$10

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$527	$1,851
WARM	84 mo	189 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	245 bp	279 bp
Reset Frequency	39 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$22
Wghted Average Distance to Lifetime Cap	16 bp	115 bp
Fixed-Rate:		
Balances	$444	$654
WARM	72 mo	126 mo
Remaining Term to Full Amortization	311 mo	
WAC	6.66%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,049	$809
WARM	15 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	6.36%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,439	$717
WARM	132 mo	114 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	7.51%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$724	$335
WARM	64 mo	59 mo
Margin in Column 1; WAC in Column 2	163 bp	6.97%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$72	$694
WARM	36 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	110 bp	7.94%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$20
Fixed Rate		
Remaining WAL <= 5 Years	$4	$410
Remaining WAL 5-10 Years	$35	$19
Remaining WAL Over 10 Years	$20	
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	$60	$449

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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	$1,778	$8,161	$4,416	$776	$156
WARM	119 mo	255 mo	300 mo	281 mo	244 mo
Weighted Average Servicing Fee	31 bp	32 bp	35 bp	33 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	144 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	$3,571	$4	Total # of Adjustable-Rate Loans Serviced	20 loans
WARM (in months)	338 mo	165 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	31 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others	**$18,863**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$628		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$161		
Zero-Coupon Securities	$1	5.48%	97 mo
Government & Agency Securities	$542	4.24%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$652	4.95%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$297	5.47%	48 mo
Memo: Complex Securities (from supplemental reporting)	$604		

Total Cash, Deposits, and Securities	**$2,887**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$327
Accrued Interest Receivable	$175
Advances for Taxes and Insurance	$16
Less: Unamortized Yield Adjustments	$43
Valuation Allowances	$219
Unrealized Gains (Losses)	$-24

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$18
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$34
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$64
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$386
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-21
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$145
Miscellaneous I	$1,149
Miscellaneous II	$331
TOTAL ASSETS	**$45,945**

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	$91
Mortgage-Related Mututal Funds	$71
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$60
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$163
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

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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	$3,008	$1,271	$249	$14
WAC	4.07%	3.31%	4.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$5,322	$3,885	$806	$47
WAC	4.65%	3.88%	4.44%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,003	$1,877	$35
WAC		4.43%	4.07%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,502	$13
WAC			5.14%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$20,923**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$454	$235	$207
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,009	$5,577	$4,019
Penalty in Months of Forgone Interest	3.40 mo	6.06 mo	7.01 mo
Balances in New Accounts	$1,095	$371	$117

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%	$11	$32	$5	2.48%
3.00 to 3.99%	$14	$438	$30	3.67%
4.00 to 4.99%	$319	$416	$189	4.76%
5.00 to 5.99%	$3,606	$96	$66	5.30%
6.00 to 6.99%	$0	$14	$24	6.27%
7.00 to 7.99%	$0	$5	$12	7.41%
8.00 to 8.99%	$0	$1	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$5,280**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,131
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	$4,097	2.73%	$215
Money Market Deposit Accounts (MMDAs)	$4,106	3.94%	$616
Passbook Accounts	$2,906	1.46%	$78
Non-Interest-Bearing Non-Maturity Deposits	$942		$35
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$114	0.01%	
Escrow for Mortgages Serviced for Others	$121	0.01%	
Other Escrows	$100	0.69%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,386		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$589		
Miscellaneous II	$47		
TOTAL LIABILITIES	**$41,357**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,589
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$45,945**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$14
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	16	$150
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$649
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$116
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	34	$328
1014	Opt commitment to orig 25- or 30-year FRMs	31	$2,323
1016	Opt commitment to orig "other" Mortgages	20	$601
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		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$30
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$228
2036	Commit/sell "other" Mortgage loans, svc retained		$56
2054	Commit/purchase 25- to 30-year FRM MBS		$1,248
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$299
2074	Commit/sell 25- or 30-yr FRM MBS		$4,332
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$77
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$94
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$36
2202	Firm commitment to originate 1-month COFI ARM loans		$41
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$118
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5

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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
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$145
2214	Firm commit/originate 25- or 30-year FRM loans	7	$23
2216	Firm commit/originate "other" Mortgage loans	8	$63
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$19
4022	Commit/sell non-Mortgage financial assets		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$222
8040	Short futures contract on 10-year Treasury note		$12
9502	Fixed-rate construction loans in process	42	$483
9512	Adjustable-rate construction loans in process	32	$1,429

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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		$3
200	Variable-rate, fixed-maturity CDs	22	$211
220	Variable-rate FHLB advances	16	$153
299	Other variable-rate		$708

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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	$604	$620	$610	$598	$579	$562	$544
123 - Mortgage Derivatives - M/V estimate	24	$510	$511	$505	$491	$475	$461	$446
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$65	$65	$65	$65	$64	$63	$63
280 - FHLB putable advance-M/V estimate		$103	$110	$106	$104	$103	$102	$103
281 - FHLB convertible advance-M/V estimate	15	$934	$985	$956	$936	$926	$923	$922
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$22	$22	$22	$21	$21	$21	$21
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$8,410	$4	$5	$9	$30	$52	$75