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: 236** **June 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	1,854	-444	-19 %	15.07 %	-270 bp
+200 bp	2,022	-277	-12 %	16.13 %	-164 bp
+100 bp	2,176	-122	-5 %	17.07 %	-70 bp
0 bp	2,298			17.77 %	
-100 bp	2,373	75	+3 %	18.15 %	+38 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	17.77 %	17.46 %	17.93 %
Post-shock NPV Ratio	16.13 %	16.23 %	15.77 %
Sensitivity Measure: Decline in NPV Ratio	164 bp	122 bp	216 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	1,697	1,657	1,601	1,539	1,475	1,647	100.64	2.89
30-Year Mortgage Securities	178	173	167	161	155	176	98.27	3.09
15-Year Mortgages and MBS	2,051	2,004	1,945	1,881	1,815	1,986	100.89	2.62
Balloon Mortgages and MBS	850	839	825	809	791	834	100.58	1.47
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	112	111	111	110	109	111	100.07	0.55
7 Month to 2 Year Reset Frequency	637	632	626	620	611	630	100.30	0.83
2+ to 5 Year Reset Frequency	579	573	565	554	539	563	101.67	1.23
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	26	26	26	26	25	26	99.82	0.85
2 Month to 5 Year Reset Frequency	272	268	265	261	256	271	99.10	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	96	95	94	92	91	94	100.96	1.24
Adjustable-Rate, Fully Amortizing	446	440	435	430	425	436	101.04	1.17
Fixed-Rate, Balloon	290	282	274	266	259	267	105.44	2.91
Fixed-Rate, Fully Amortizing	560	534	511	490	470	508	105.18	4.53
Construction and Land Loans								
Adjustable-Rate	265	264	263	262	261	264	99.94	0.34
Fixed-Rate	275	269	264	259	254	271	99.25	2.01
Second-Mortgage Loans and Securities								
Adjustable-Rate	258	258	257	256	255	257	100.12	0.31
Fixed-Rate	288	282	277	271	266	280	100.71	1.97
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	82	80	79	77	75	80	100.00	1.88
Accrued Interest Receivable	42	42	42	42	42	42	100.00	0.00
Advance for Taxes/Insurance	1	1	1	1	1	1	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	4	6	7			-48.27
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1			-23.65
TOTAL MORTGAGE LOANS AND SECURITIES	**9,005**	**8,833**	**8,631**	**8,413**	**8,185**	**8,745**	**101.00**	**2.11**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	190	189	188	187	186	189	99.90	0.54
Fixed-Rate	245	237	230	223	217	225	105.45	3.08
Consumer Loans								
Adjustable-Rate	41	41	41	41	41	46	89.21	0.31
Fixed-Rate	346	341	337	332	328	341	100.25	1.38
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-8	-8	0.00	1.66
Accrued Interest Receivable	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**823**	**810**	**797**	**785**	**773**	**802**	**100.99**	**1.61**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	490	490	490	490	490	490	100.00	0.00
Equities and All Mutual Funds	187	182	176	171	166	182	100.00	2.96
Zero-Coupon Securities	12	12	12	11	11	11	106.59	3.23
Government and Agency Securities	184	181	177	174	170	175	103.16	2.04
Term Fed Funds, Term Repos	707	706	704	702	700	705	100.03	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	160	155	151	147	144	154	100.87	2.72
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	213	207	199	192	185	210	98.50	3.27
Structured Securities (Complex)	462	455	438	414	392	459	99.10	2.73
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,416**	**2,388**	**2,347**	**2,302**	**2,258**	**2,387**	**100.02**	**1.45**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	41	41	41	41	41	41	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	3	3	4	100.00	6.80
Office Premises and Equipment	264	264	264	264	264	264	100.00	0.00
TOTAL REAL ASSETS, ETC.	**314**	**314**	**314**	**314**	**313**	**314**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	4	5	5	6	6			-21.26
Adjustable-Rate Servicing	0	0	0	0	0			1.11
Float on Mortgages Serviced for Others	2	3	3	4	4			-18.62
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**8**	**9**	**10**	**11**			**-19.63**
OTHER ASSETS								
Purchased and Excess Servicing						4		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	266	266	266	266	266	266	100.00	0.00
Miscellaneous II						46		
Deposit Intangibles								
Retail CD Intangible	10	11	13	14	15			-10.64
Transaction Account Intangible	62	82	101	118	133			-24.06
MMDA Intangible	48	57	67	77	88			-16.83
Passbook Account Intangible	98	124	150	172	193			-21.09
Non-Interest-Bearing Account Intangible	26	38	49	59	69			-30.60
TOTAL OTHER ASSETS	**510**	**579**	**646**	**707**	**766**	**317**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-19		
TOTAL ASSETS	**13,074**	**12,931**	**12,744**	**12,530**	**12,306**	**12,547**	**103/101*** **	**1.27/1.85*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,480	4,465	4,450	4,436	4,422	4,434	100.70	0.33
Fixed-Rate Maturing in 13 Months or More	1,578	1,540	1,504	1,469	1,437	1,481	103.97	2.42
Variable-Rate	92	91	91	91	91	91	100.40	0.24
Demand								
Transaction Accounts	848	848	848	848	848	848	100/90*	0.00/2.56*
MMDAs	896	896	896	896	896	896	100/94*	0.00/1.15*
Passbook Accounts	1,242	1,242	1,242	1,242	1,242	1,242	100/90*	0.00/2.35*
Non-Interest-Bearing Accounts	524	524	524	524	524	524	100/93*	0.00/2.36*
TOTAL DEPOSITS	**9,659**	**9,606**	**9,555**	**9,507**	**9,460**	**9,516**	**101/98***	**0.54/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	457	452	448	443	438	449	100.70	1.07
Fixed-Rate Maturing in 37 Months or More	153	144	136	129	123	144	100.01	5.61
Variable-Rate	60	60	60	60	60	60	100.04	0.13
TOTAL BORROWINGS	**670**	**657**	**644**	**632**	**621**	**654**	**100.49**	**1.98**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	32	32	32	32	32	32	100.00	0.00
Other Escrow Accounts	4	3	3	3	3	4	87.24	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	143	143	143	143	143	143	100.00	0.00
Miscellaneous II	0	0	0	0	0	10		
TOTAL OTHER LIABILITIES	**178**	**178**	**178**	**178**	**178**	**189**	**94.28**	**0.06**
Other Liabilities not Included Above								
Self-Valued	196	193	190	189	187	189	102.18	1.50
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**10,704**	**10,635**	**10,568**	**10,506**	**10,447**	**10,550**	**101/98****	**0.64/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2	0	-2	-4	-7			
ARMs	0	0	0	0	0			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	0	-1	-3	-5			
Sell Mortgages and MBS	-1	1	4	7	11			
Purchase Non-Mortgage Items	0	0	0	0	-1			
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	0	1	1			
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	-1	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**2**	**0**	**-2**	**-5**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	13,074	12,931	12,744	12,530	12,306	12,547	103/101***	1.27/1.85***
MINUS TOTAL LIABILITIES	10,704	10,635	10,568	10,506	10,447	10,550	101/98**	0.64/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	4	2	0	-2	-5			
TOTAL NET PORTFOLIO VALUE #	2,373	2,298	2,176	2,022	1,854	1,996	115.11	4.30

* 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	$9	$396	$909	$238	$94
WARM	244 mo	308 mo	322 mo	299 mo	269 mo
WAC	4.46%	5.67%	6.37%	7.34%	8.88%
Amount of these that is FHA or VA Guaranteed	$0	$2	$26	$4	$1
Securities Backed by Conventional Mortgages	$30	$96	$17	$3	$1
WARM	219 mo	199 mo	285 mo	211 mo	153 mo
Weighted Average Pass-Through Rate	4.29%	5.16%	6.11%	7.19%	9.02%
Securities Backed by FHA or VA Mortgages	$6	$16	$4	$2	$1
WARM	291 mo	303 mo	269 mo	223 mo	136 mo
Weighted Average Pass-Through Rate	4.59%	5.09%	6.12%	7.14%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$94	$563	$620	$288	$115
WAC	4.69%	5.49%	6.38%	7.32%	8.68%
Mortgage Securities	$130	$162	$13	$1	$0
Weighted Average Pass-Through Rate	4.41%	5.23%	6.09%	7.17%	8.31%
WARM (of 15-Year Loans and Securities)	111 mo	140 mo	151 mo	134 mo	102 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$18	$177	$292	$169	$68
WAC	4.70%	5.54%	6.41%	7.33%	8.79%
Mortgage Securities	$69	$38	$2	$0	$0
Weighted Average Pass-Through Rate	4.33%	5.27%	6.26%	7.46%	9.89%
WARM (of Balloon Loans and Securities)	54 mo	86 mo	71 mo	57 mo	48 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,642**

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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	$2	$2	$0	$4
WAC	6.49%	7.02%	6.11%	0.00%	6.77%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$111	$627	$561	$26	$267
Weighted Average Margin	188 bp	250 bp	266 bp	146 bp	222 bp
WAC	5.96%	6.08%	6.23%	5.11%	6.37%
WARM	164 mo	257 mo	297 mo	206 mo	244 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	34 mo	1 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,601**

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	$4	$22	$4	$0	$9
Weighted Average Distance from Lifetime Cap	179 bp	155 bp	182 bp	100 bp	194 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$7	$117	$53	$0	$22
Weighted Average Distance from Lifetime Cap	340 bp	344 bp	350 bp	297 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$74	$483	$482	$25	$204
Weighted Average Distance from Lifetime Cap	791 bp	575 bp	586 bp	700 bp	563 bp
Balances Without Lifetime Cap	$26	$7	$24	$0	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$46	$554	$513	$6	$210
Weighted Average Periodic Rate Cap	154 bp	169 bp	215 bp	198 bp	170 bp
Balances Subject to Periodic Rate Floors	$34	$396	$383	$1	$185
MBS Included in ARM Balances	$29	$197	$60	$21	$33

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$94	$436
WARM	66 mo	186 mo
Remaining Term to Full Amortization	240 mo	
Rate Index Code	0	0
Margin	165 bp	225 bp
Reset Frequency	31 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$20
Wghted Average Distance to Lifetime Cap	14 bp	52 bp
Fixed-Rate:		
Balances	$267	$508
WARM	43 mo	130 mo
Remaining Term to Full Amortization	242 mo	
WAC	7.10%	7.04%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$264	$271
WARM	27 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	105 bp	7.31%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$257	$280
WARM	130 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	63 bp	7.08%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$189	$225
WARM	47 mo	45 mo
Margin in Column 1; WAC in Column 2	112 bp	7.28%
Reset Frequency	10 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$46	$341
WARM	176 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	8.28%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$30
Fixed Rate		
Remaining WAL <= 5 Years	$11	$138
Remaining WAL 5-10 Years	$10	$14
Remaining WAL Over 10 Years	$7	
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%	3.98%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$28	$183

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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	$71	$330	$312	$66	$11
WARM	165 mo	219 mo	265 mo	222 mo	148 mo
Weighted Average Servicing Fee	29 bp	27 bp	26 bp	26 bp	25 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	8 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	$74	$4
WARM (in months)	241 mo	19 mo
Weighted Average Servicing Fee	25 bp	25 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	**$868**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$490		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$182		
Zero-Coupon Securities	$11	5.67%	39 mo
Government & Agency Securities	$175	4.12%	28 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$705	2.39%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$154	4.73%	41 mo
Memo: Complex Securities (from supplemental reporting)	$459		

Total Cash, Deposits, and Securities	**$2,177**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$133
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$1
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$53
Unrealized Gains (Losses)	$-4

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$15
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$41
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$4
Office Premises and Equipment	$264
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4
Miscellaneous I	$266
Miscellaneous II	$46
TOTAL ASSETS	**$12,548**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$66
Mortgage-Related Mututal Funds	$116
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$106
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$114
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$1,298	$315	$45	$3
WAC	4.10%	4.87%	3.76%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,902	$754	$119	$6
WAC	3.59%	4.66%	4.03%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$753	$361	$2
WAC		4.10%	4.69%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$367	$1
WAC			4.74%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,915**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$120	$68	$28
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,647	$1,526	$711
Penalty in Months of Forgone Interest	3.08 mo	5.06 mo	4.90 mo
Balances in New Accounts	$264	$82	$27

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%	$75	$55	$9	2.52%
3.00 to 3.99%	$3	$101	$48	3.56%
4.00 to 4.99%	$8	$103	$46	4.53%
5.00 to 5.99%	$24	$74	$35	5.30%
6.00 to 6.99%	$0	$4	$5	6.37%
7.00 to 7.99%	$0	$0	$2	7.12%
8.00 to 8.99%	$0	$0	$0	8.50%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	83 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$594**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$340
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	$848	0.90%	$36
Money Market Deposit Accounts (MMDAs)	$896	2.08%	$56
Passbook Accounts	$1,242	1.29%	$39
Non-Interest-Bearing Non-Maturity Deposits	$524		$13
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$28	0.11%	
Escrow for Mortgages Serviced for Others	$4	0.34%	
Other Escrows	$4	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,547		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$143		
Miscellaneous II	$10		
TOTAL LIABILITIES	**$10,550**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,997
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,548**

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		$0
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		$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$3
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	60	$25
1014	Opt commitment to orig 25- or 30-year FRMs	44	$42
1016	Opt commitment to orig "other" Mortgages	31	$42
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$3
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		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$5
2036	Commit/sell "other" Mortgage loans, svc retained		$39
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$1
2056	Commit/purchase "other" MBS		$0
2128	Commit/sell 3- or 5-yr Treasury ARM 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	$34
2136	Commit/sell "other" Mortgage loans, svc released		$1
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		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$5
2214	Firm commit/originate 25- or 30-year FRM loans	18	$18
2216	Firm commit/originate "other" Mortgage loans	10	$9

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
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$7
4002	Commit/purchase non-Mortgage financial assets	7	$10
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	80	$65
9512	Adjustable-rate construction loans in process	32	$25

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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		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	42	$91
220	Variable-rate FHLB advances	21	$55
299	Other variable-rate	8	$5
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	94	$459	$462	$455	$438	$414	$392
123 - Mortgage Derivatives - M/V estimate	47	$210	$213	$207	$199	$192	$185
129 - Mortgage-Related Mutual Funds - M/V estimate	15	$59	$60	$59	$57	$56	$55
280 - FHLB putable advance-M/V estimate	16	$67	$70	$68	$67	$66	$66
281 - FHLB convertible advance-M/V estimate	18	$67	$69	$68	$68	$67	$67
282 - FHLB callable advance-M/V estimate		$17	$18	$17	$17	$17	$17
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	8	$37	$39	$38	$38	$37	$37
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3	$0	$0	$0	$0	$0