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: 201** **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	1,723	-369	-18 %	15.35 %	-239 bp
+200 bp	1,877	-215	-10 %	16.42 %	-133 bp
+100 bp	2,007	-85	-4 %	17.25 %	-50 bp
0 bp	2,092			17.74 %	
-100 bp	2,143	51	+2 %	18.02 %	+27 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	17.74 %	17.92 %	17.49 %
Post-shock NPV Ratio	16.42 %	16.84 %	15.93 %
Sensitivity Measure: Decline in NPV Ratio	133 bp	107 bp	156 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	1,848	1,817	1,753	1,670	1,580	1,706	106.51	2.61
30-Year Mortgage Securities	220	215	206	197	187	208	103.23	3.27
15-Year Mortgages and MBS	1,766	1,741	1,697	1,644	1,587	1,641	106.12	1.97
Balloon Mortgages and MBS	810	809	803	795	783	750	107.84	0.45
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	85	85	84	83	83	82	103.65	0.53
7 Month to 2 Year Reset Frequency	568	568	564	559	551	547	103.71	0.30
2+ to 5 Year Reset Frequency	396	394	391	386	378	376	104.70	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	19	19	19	19	18	18	103.63	0.80
2 Month to 5 Year Reset Frequency	253	251	247	243	239	244	102.68	1.22
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	100	99	98	96	95	98	101.34	1.24
Adjustable-Rate, Fully Amortizing	377	375	371	367	363	372	100.73	0.87
Fixed-Rate, Balloon	329	321	312	303	295	293	109.54	2.76
Fixed-Rate, Fully Amortizing	461	441	421	402	385	390	113.00	4.63
Construction and Land Loans								
Adjustable-Rate	72	72	72	71	71	72	99.00	0.20
Fixed-Rate	169	165	160	156	152	169	97.74	2.54
Second-Mortgage Loans and Securities								
Adjustable-Rate	238	238	237	236	236	237	100.17	0.23
Fixed-Rate	199	195	192	188	184	187	104.50	1.79
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	132	131	128	125	121	131	100.00	1.71
Accrued Interest Receivable	35	35	35	35	35	35	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	7	8			-49.24
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-20.56
TOTAL MORTGAGE LOANS AND SECURITIES	**8,081**	**7,974**	**7,795**	**7,584**	**7,354**	**7,560**	**105.49**	**1.79**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	111	111	110	110	109	111	99.16	0.45
Fixed-Rate	217	211	205	199	193	200	105.63	2.96
Consumer Loans								
Adjustable-Rate	10	10	10	10	10	10	98.00	0.18
Fixed-Rate	263	260	257	253	250	254	102.27	1.13
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1	-1	-1	-1	-1	-1	0.00	2.76
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**605**	**597**	**586**	**576**	**567**	**581**	**102.74**	**1.62**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	410	410	410	410	410	410	100.00	0.00
Equities and All Mutual Funds	68	67	65	64	62	67	100.00	2.04
Zero-Coupon Securities	8	8	8	8	7	7	104.88	1.38
Government and Agency Securities	178	171	163	156	150	169	100.79	4.36
Term Fed Funds, Term Repos	1,058	1,056	1,051	1,047	1,043	1,052	100.31	0.31
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	184	175	167	159	152	167	104.68	4.89
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	175	172	166	160	155	172	100.18	2.40
Structured Securities (Complex)	407	396	377	355	334	400	99.08	3.75
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,487**	**2,454**	**2,408**	**2,359**	**2,313**	**2,445**	**100.39**	**1.62**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	84	84	84	84	84	84	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	4	3	4	100.00	6.80
Office Premises and Equipment	221	221	221	221	221	221	100.00	0.00
TOTAL REAL ASSETS, ETC.	**312**	**312**	**312**	**311**	**311**	**312**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	5	6	6	7	7			-14.90
Adjustable-Rate Servicing	0	0	0	0	0			-23.77
Float on Mortgages Serviced for Others	3	3	4	4	5			-16.56
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7**	**9**	**10**	**11**	**12**			**-15.54**
OTHER ASSETS								
Purchased and Excess Servicing						3		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	283	283	283	283	283	283	100.00	0.00
Miscellaneous II						15		
Deposit Intangibles								
Retail CD Intangible	9	10	13	15	17			-21.03
Transaction Account Intangible	30	41	62	82	102			-39.50
MMDA Intangible	27	32	45	58	68			-28.36
Passbook Account Intangible	55	69	100	128	156			-32.14
Non-Interest-Bearing Account Intangible	0	9	19	28	37			-104.17
TOTAL OTHER ASSETS	**404**	**444**	**523**	**595**	**663**	**301**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1		
TOTAL ASSETS	**11,898**	**11,790**	**11,634**	**11,437**	**11,219**	**11,198**	**105/104*** **	**1.12/1.65*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,540	3,537	3,524	3,511	3,499	3,507	100.86	0.23
Fixed-Rate Maturing in 13 Months or More	1,859	1,820	1,774	1,731	1,691	1,732	105.09	2.32
Variable-Rate	91	91	91	91	91	91	100.71	0.15
Demand								
Transaction Accounts	858	858	858	858	858	858	100/95*	0.00/1.99*
MMDAs	926	926	926	926	926	926	100/97*	0.00/1.02*
Passbook Accounts	1,311	1,311	1,311	1,311	1,311	1,311	100/95*	0.00/1.79*
Non-Interest-Bearing Accounts	414	414	414	414	414	414	100/98*	0.00/2.39*
TOTAL DEPOSITS	**8,998**	**8,956**	**8,897**	**8,841**	**8,788**	**8,837**	**101/100***	**0.56/1.25***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	279	277	274	271	268	270	102.33	0.94
Fixed-Rate Maturing in 37 Months or More	147	140	132	126	119	133	105.20	5.32
Variable-Rate	56	56	56	56	56	56	100.20	0.03
TOTAL BORROWINGS	**482**	**472**	**462**	**453**	**444**	**459**	**102.90**	**2.12**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	26	26	26	26	26	26	100.00	0.00
Other Escrow Accounts	1	1	1	1	1	2	92.60	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	78	78	78	78	78	78	100.00	0.00
Miscellaneous II	0	0	0	0	0	10		
TOTAL OTHER LIABILITIES	**105**	**105**	**105**	**105**	**105**	**115**	**91.30**	**0.04**
Other Liabilities not Included Above								
Self-Valued	171	166	161	158	154	160	103.37	2.79
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**9,756**	**9,699**	**9,626**	**9,557**	**9,491**	**9,572**	**101/100****	**0.67/1.30****

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1	0	-1	-3	-5			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	-1	-2			
Sell Mortgages and MBS	0	0	1	1	2			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	0	0			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2**	**1**	**-1**	**-3**	**-5**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	11,898	11,790	11,634	11,437	11,219	11,198	105/104***	1.12/1.65***
MINUS TOTAL LIABILITIES	9,756	9,699	9,626	9,557	9,491	9,572	101/100**	0.67/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	2	1	-1	-3	-5			
TOTAL NET PORTFOLIO VALUE #	2,143	2,092	2,007	1,877	1,723	1,626	128.65	3.27

* 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	$157	$718	$625	$151	$55
WARM	322 mo	315 mo	303 mo	281 mo	255 mo
WAC	4.62%	5.47%	6.35%	7.32%	8.74%
Amount of these that is FHA or VA Guaranteed	$6	$3	$2	$1	$0
Securities Backed by Conventional Mortgages	$62	$83	$12	$1	$0
WARM	319 mo	171 mo	227 mo	145 mo	89 mo
Weighted Average Pass-Through Rate	3.98%	5.19%	6.04%	7.21%	9.10%
Securities Backed by FHA or VA Mortgages	$28	$17	$4	$1	$0
WARM	319 mo	290 mo	290 mo	190 mo	108 mo
Weighted Average Pass-Through Rate	4.23%	5.08%	6.12%	7.16%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$279	$501	$376	$151	$60
WAC	4.46%	5.45%	6.36%	7.29%	8.75%
Mortgage Securities	$181	$81	$10	$1	$0
Weighted Average Pass-Through Rate	4.02%	5.24%	6.10%	7.28%	8.19%
WARM (of 15-Year Loans and Securities)	143 mo	139 mo	137 mo	129 mo	115 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$54	$222	$267	$119	$36
WAC	4.49%	5.53%	6.37%	7.36%	8.65%
Mortgage Securities	$38	$12	$1	$0	$0
Weighted Average Pass-Through Rate	3.71%	5.36%	6.40%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	68 mo	80 mo	62 mo	54 mo	38 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,305**

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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	$1	$2	$0	$15
WAC	2.12%	5.37%	4.91%	0.00%	5.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$82	$547	$374	$18	$229
Weighted Average Margin	181 bp	250 bp	280 bp	133 bp	204 bp
WAC	4.31%	4.45%	5.77%	3.44%	5.23%
WARM	187 mo	251 mo	278 mo	174 mo	245 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	35 mo	1 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,268**

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	$2	$3	$0	$0
Weighted Average Distance from Lifetime Cap	47 bp	144 bp	171 bp	200 bp	156 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$31	$35	$0	$7
Weighted Average Distance from Lifetime Cap	265 bp	366 bp	346 bp	0 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$64	$509	$303	$18	$218
Weighted Average Distance from Lifetime Cap	857 bp	687 bp	636 bp	837 bp	619 bp
Balances Without Lifetime Cap	$12	$5	$34	$0	$18
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$38	$479	$305	$1	$184
Weighted Average Periodic Rate Cap	137 bp	171 bp	204 bp	204 bp	170 bp
Balances Subject to Periodic Rate Floors	$24	$399	$213	$1	$157
MBS Included in ARM Balances	$37	$154	$24	$18	$35

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$98	$372
WARM	65 mo	181 mo
Remaining Term to Full Amortization	262 mo	
Rate Index Code	0	0
Margin	184 bp	214 bp
Reset Frequency	35 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$2
Wghted Average Distance to Lifetime Cap	17 bp	16 bp
Fixed-Rate:		
Balances	$293	$390
WARM	42 mo	129 mo
Remaining Term to Full Amortization	238 mo	
WAC	6.51%	6.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$72	$169
WARM	44 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	187 bp	6.51%
Reset Frequency	8 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$237	$187
WARM	133 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	64 bp	6.74%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$111	$200
WARM	58 mo	48 mo
Margin in Column 1; WAC in Column 2	165 bp	6.49%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10	$254
WARM	65 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	195 bp	8.11%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$53
Fixed Rate		
Remaining WAL <= 5 Years	$39	$40
Remaining WAL 5-10 Years	$4	$30
Remaining WAL Over 10 Years	$3	
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%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$52	$124

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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	$343	$258	$110	$36	$6
WARM	254 mo	269 mo	259 mo	175 mo	153 mo
Weighted Average Servicing Fee	25 bp	25 bp	30 bp	5 bp	2 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	$10	$0
WARM (in months)	229 mo	0 mo
Weighted Average Servicing Fee	20 bp	0 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	**$763**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$410		
Equity Securities Carried at Fair Value	$67		
Zero-Coupon Securities	$7	4.63%	18 mo
Government & Agency Securities	$169	2.44%	63 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,052	0.65%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$167	4.16%	74 mo
Memo: Complex Securities (from supplemental reporting)	$400		

Total Cash, Deposits, and Securities	**$2,273**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$209
Accrued Interest Receivable	$35
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$78
Unrealized Gains (Losses)	$7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$16
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$17
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$3
Repossessed Assets	$84
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$221
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$3
Miscellaneous I	
Miscellaneous II	$283
	$15

TOTAL ASSETS	**$11,201**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$15
Mortgage-Related Mututal Funds	$52
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$71
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$48
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/22/2011 3:12:13 PM

Amounts in Millions

Reporting Dockets: 201
December 2010
Data as of: 03/21/2011

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$873	$293	$45	$10
WAC	1.33%	2.46%	4.69%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,429	$764	$103	$14
WAC	1.22%	2.19%	4.77%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$945	$325	$6
WAC		1.97%	4.23%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$462	$5
WAC			3.09%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,238**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$49	$43	$39
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,912	$1,737	$731
Penalty in Months of Forgone Interest	3.22 mo	5.28 mo	5.09 mo
Balances in New Accounts	$115	$86	$41

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/22/2011 3:12:14 PM

Amounts in Millions

Reporting Dockets: 201
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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%	$45	$106	$56	1.59%
3.00 to 3.99%	$9	$51	$35	3.51%
4.00 to 4.99%	$2	$35	$19	4.48%
5.00 to 5.99%	$3	$19	$19	5.27%
6.00 to 6.99%	$0	$1	$2	6.14%
7.00 to 7.99%	$0	$0	$1	7.06%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$403**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$307
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$858	0.45%	$11
Money Market Deposit Accounts (MMDAs)	$926	0.79%	$34
Passbook Accounts	$1,311	0.62%	$22
Non-Interest-Bearing Non-Maturity Deposits	$414		$17
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$21	0.06%	
Escrow for Mortgages Serviced for Others	$4	0.22%	
Other Escrows	$2	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,535		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$78		
Miscellaneous II	$10		
TOTAL LIABILITIES	**$9,572**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,631
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,203**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 201**
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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		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$1
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	39	$15
1014	Opt commitment to orig 25- or 30-year FRMs	27	$24
1016	Opt commitment to orig "other" Mortgages	18	$5
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$2
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$5
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$5
2214	Firm commit/originate 25- or 30-year FRM loans	8	$4
2216	Firm commit/originate "other" Mortgage loans	7	$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$7
9502	Fixed-rate construction loans in process	63	$21

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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
9512	Adjustable-rate construction loans in process	17	$11

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil **Reporting Dockets: 201**
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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$13
122	Other investment securities, floating-rate securities		$0
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
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	36	$91
220	Variable-rate FHLB advances	9	$53
299	Other variable-rate	6	$3
300	Govt. & agency securities, fixed-coupon securities		$5
302	Govt. & agency securities, floating-rate securities		$1

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	80	$400	$407	$396	$377	$355	$334
123 - Mortgage Derivatives - M/V estimate	43	$172	$175	$172	$166	$160	$155
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$26	$26	$26	$26	$25	$25
280 - FHLB putable advance-M/V estimate	12	$45	$49	$48	$47	$46	$45
281 - FHLB convertible advance-M/V estimate	11	$36	$39	$38	$37	$37	$36
282 - FHLB callable advance-M/V estimate		$19	$22	$21	$21	$20	$20
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$22	$24	$23	$23	$22	$22
290 - Other structured borrowings - M/V estimate		$37	$37	$35	$33	$32	$30