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: 262** | **March 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	1,901	-552	-23 %	14.18 %	-312 bp
+200 bp	2,098	-356	-15 %	15.34 %	-196 bp
+100 bp	2,285	-169	-7 %	16.40 %	-91 bp
0 bp	2,454			17.31 %	
-100 bp	2,560	106	+4 %	17.82 %	+51 bp
-200 bp	2,589	135	+5 %	17.88 %	+57 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	17.31 %	17.00 %	17.42 %
Post-shock NPV Ratio	15.34 %	15.19 %	15.69 %
Sensitivity Measure: Decline in NPV Ratio	196 bp	182 bp	173 bp
TB 13a Level of Risk	Minimal	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. As a result, the results may not be comparable to those from the September 2004 cycle.
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	1,248	1,236	1,198	1,143	1,085	1,029	1,202	99.68	3.92
30-Year Mortgage Securities	133	130	125	119	113	107	129	97.09	4.55
15-Year Mortgages and MBS	2,365	2,320	2,249	2,166	2,081	1,996	2,257	99.67	3.41
Balloon Mortgages and MBS	951	937	919	897	872	844	927	99.11	2.16
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	171	171	171	170	169	167	169	100.84	0.35
7 Month to 2 Year Reset Frequency	932	924	913	896	876	852	923	98.91	1.52
2+ to 5 Year Reset Frequency	878	863	845	823	799	773	850	99.39	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	28	27	27	27	27	26	28	98.95	0.83
2 Month to 5 Year Reset Frequency	376	371	366	359	350	341	370	98.78	1.72
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	94	93	92	92	91	90	93	99.10	0.81
Adjustable-Rate, Fully Amortizing	483	479	475	471	467	462	481	98.78	0.86
Fixed-Rate, Balloon	263	254	245	238	230	223	243	101.22	3.33
Fixed-Rate, Fully Amortizing	491	469	448	430	412	396	440	102.00	4.39
Construction and Land Loans									
Adjustable-Rate	300	300	299	299	298	298	299	99.87	0.17
Fixed-Rate	246	241	235	230	225	221	240	97.98	2.21
Second-Mortgage Loans and Securities									
Adjustable-Rate	317	317	316	316	316	315	315	100.36	0.13
Fixed-Rate	281	276	270	265	260	255	273	98.93	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	13	13	13	12	12	11	13	100.00	3.27
Accrued Interest Receivable	41	41	41	41	41	41	41	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	3	6	8	10	12	14			-28.25
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			2,795.63
TOTAL MORTGAGE LOANS AND SECURITIES	**9,618**	**9,470**	**9,259**	**9,006**	**8,737**	**8,465**	**9,295**	**99.62**	**2.51**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	212	212	211	210	210	209	212	99.62	0.31
Fixed-Rate	273	265	258	252	246	239	262	98.62	2.62
Consumer Loans									
Adjustable-Rate	44	44	44	44	44	44	44	99.83	0.09
Fixed-Rate	423	417	411	405	399	393	413	99.41	1.48
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-8	-8	-8	0.00	1.25
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**953**	**939**	**925**	**912**	**899**	**887**	**932**	**99.25**	**1.45**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	464	464	464	464	464	464	464	100.00	0.00
Equities and All Mutual Funds	276	271	264	257	249	240	264	100.00	2.62
Zero-Coupon Securities	10	10	10	9	9	9	10	101.42	3.49
Government and Agency Securities	402	393	384	375	367	360	389	98.71	2.26
Term Fed Funds, Term Repos	801	799	796	793	791	789	798	99.71	0.32
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	163	158	152	147	142	138	154	98.54	3.42
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	211	200	197	191	185	181	200	98.66	2.40
Structured Securities (Complex)	718	713	698	671	645	620	712	97.94	2.99
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.48
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,047**	**3,006**	**2,965**	**2,908**	**2,853**	**2,800**	**2,991**	**99.10**	**1.66**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	20	20	20	20	20	20	20	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	3	2	3	100.00	5.44
Office Premises and Equipment	252	252	252	252	252	252	252	100.00	0.00
TOTAL REAL ASSETS, ETC.	**282**	**282**	**281**	**281**	**281**	**281**	**281**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	5	6	7	7	7	7			-7.14
Adjustable-Rate Servicing	1	1	1	1	1	1			-3.43
Float on Mortgages Serviced for Others	3	4	5	6	6	7			-14.92
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**9**	**12**	**13**	**14**	**15**	**15**			**-9.88**
OTHER ASSETS									
Purchased and Excess Servicing							8		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	257	257	257	257	257	257	257	100.00	0.00
Miscellaneous II							29		
Deposit Intangibles									
Retail CD Intangible	13	14	15	17	18	19			-8.43
Transaction Account Intangible	86	114	137	159	180	200			-16.47
MMDA Intangible	49	59	69	80	92	103			-15.40
Passbook Account Intangible	138	171	203	236	267	297			-15.84
Non-Interest-Bearing Account Intangible	28	40	51	62	72	82			-21.37
TOTAL OTHER ASSETS	**572**	**656**	**734**	**811**	**887**	**959**	**295**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-27		
TOTAL ASSETS	**14,480**	**14,364**	**14,177**	**13,932**	**13,672**	**13,406**	**13,767**	**103/100*** **	**1.53/2.14*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,226	4,207	4,187	4,167	4,148	4,129	4,211	99.44	0.47
Fixed-Rate Maturing in 13 Months or More	2,063	2,016	1,972	1,928	1,887	1,846	2,016	97.79	2.23
Variable-Rate	105	105	105	105	105	104	105	100.12	0.16
Demand									
Transaction Accounts	1,112	1,112	1,112	1,112	1,112	1,112	1,112	100/88*	0.00/2.32*
MMDAs	935	935	935	935	935	935	935	100/93*	0.00/1.23*
Passbook Accounts	1,655	1,655	1,655	1,655	1,655	1,655	1,655	100/88*	0.00/2.22*
Non-Interest-Bearing Accounts	530	530	530	530	530	530	530	100/90*	0.00/2.30*
TOTAL DEPOSITS	**10,626**	**10,559**	**10,495**	**10,432**	**10,371**	**10,311**	**10,563**	**99/95***	**0.61/1.41***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	544	539	533	528	523	518	539	98.93	0.99
Fixed-Rate Maturing in 37 Months or More	197	187	177	169	161	153	183	96.87	5.07
Variable-Rate	113	113	113	113	113	113	112	100.63	0.03
TOTAL BORROWINGS	**854**	**838**	**824**	**810**	**796**	**784**	**834**	**98.71**	**1.74**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	42	42	42	42	42	42	42	100.00	0.00
Other Escrow Accounts	25	24	23	23	22	22	27	85.16	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	100	100	100	100	100	100	100	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	20		
TOTAL OTHER LIABILITIES	**166**	**165**	**165**	**164**	**163**	**163**	**189**	**87.04**	**0.40**
Other Liabilities not Included Above									
Self-Valued	253	247	242	239	237	236	240	100.72	1.64
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	**11,899**	**11,810**	**11,725**	**11,645**	**11,568**	**11,493**	**11,827**	**99/95****	**0.70/1.43****

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	-200 bp	-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	3	2	0	-3	-6	-9			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	1	0	-1	-2	-3			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	0	-2	-4	-7			
Sell Mortgages and MBS	-3	-2	0	3	6	10			
Purchase Non-Mortgage Items	1	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
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	1	1	2			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	2	1	0	-1	-3	-4			
Self-Valued	1	1	1	1	1	1			
TOTAL OFF-BALANCE-SHEET POSITIONS	**8**	**5**	**2**	**-2**	**-6**	**-11**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	14,480	14,364	14,177	13,932	13,672	13,406	13,767	103/100***	1.53/2.14***
MINUS TOTAL LIABILITIES	11,899	11,810	11,725	11,645	11,568	11,493	11,827	99/95**	0.70/1.43**
PLUS OFF-BALANCE-SHEET POSITIONS	8	5	2	-2	-6	-11			
TOTAL NET PORTFOLIO VALUE #	2,589	2,560	2,454	2,285	2,098	1,901	1,940	126.47	5.60

* 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	$14	$374	$543	$180	$91
WARM	289 mo	324 mo	314 mo	287 mo	241 mo
WAC	4.47%	5.65%	6.34%	7.34%	9.09%
Amount of these that is FHA or VA Guaranteed	$0	$0	$4	$2	$1
Securities Backed by Conventional Mortgages	$40	$38	$11	$4	$2
WARM	259 mo	269 mo	268 mo	232 mo	120 mo
Weighted Average Pass-Through Rate	4.23%	5.16%	6.11%	7.14%	9.21%
Securities Backed by FHA or VA Mortgages	$2	$19	$6	$4	$2
WARM	204 mo	288 mo	277 mo	244 mo	171 mo
Weighted Average Pass-Through Rate	4.51%	5.08%	6.17%	7.14%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$155	$718	$596	$318	$165
WAC	4.66%	5.47%	6.38%	7.31%	8.85%
Mortgage Securities	$157	$120	$20	$7	$1
Weighted Average Pass-Through Rate	4.23%	5.20%	6.18%	7.33%	8.54%
WARM (of 15-Year Loans and Securities)	133 mo	151 mo	151 mo	126 mo	107 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$37	$280	$270	$133	$63
WAC	4.66%	5.52%	6.38%	7.29%	8.79%
Mortgage Securities	$111	$27	$5	$0	$0
Weighted Average Pass-Through Rate	4.14%	5.21%	6.25%	7.46%	9.68%
WARM (of Balloon Loans and Securities)	54 mo	87 mo	72 mo	52 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,514**

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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	$6	$14	$2	$0	$8
WAC	1.22%	4.74%	5.57%	5.80%	5.42%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$163	$908	$848	$27	$362
Weighted Average Margin	203 bp	242 bp	263 bp	129 bp	226 bp
WAC	6.73%	5.67%	5.69%	4.66%	5.65%
WARM	160 mo	260 mo	303 mo	183 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	37 mo	1 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$2,340**

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	$27	$5	$0	$3
Weighted Average Distance from Lifetime Cap	16 bp	159 bp	173 bp	142 bp	187 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$22	$146	$28	$1	$23
Weighted Average Distance from Lifetime Cap	340 bp	347 bp	345 bp	337 bp	362 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$104	$723	$781	$24	$310
Weighted Average Distance from Lifetime Cap	793 bp	591 bp	609 bp	795 bp	619 bp
Balances Without Lifetime Cap	$40	$27	$36	$2	$34
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$54	$812	$776	$3	$312
Weighted Average Periodic Rate Cap	141 bp	156 bp	229 bp	209 bp	178 bp
Balances Subject to Periodic Rate Floors	$39	$700	$631	$3	$242
MBS Included in ARM Balances	$51	$290	$79	$16	$29

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$93	$481
WARM	60 mo	187 mo
Remaining Term to Full Amortization	247 mo	
Rate Index Code	0	0
Margin	154 bp	228 bp
Reset Frequency	21 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$4	$31
Wghted Average Distance to Lifetime Cap	6 bp	69 bp
Fixed-Rate:		
Balances	$243	$440
WARM	54 mo	123 mo
Remaining Term to Full Amortization	241 mo	
WAC	6.76%	6.95%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$299	$240
WARM	29 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	129 bp	6.84%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$315	$273
WARM	132 mo	115 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	73 bp	6.80%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$212	$262
WARM	54 mo	39 mo
Margin in Column 1; WAC in Column 2	148 bp	7.36%
Reset Frequency	10 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$44	$413
WARM	27 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	36 bp	7.70%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$60
Fixed Rate		
Remaining WAL <= 5 Years	$21	$85
Remaining WAL 5-10 Years	$9	$6
Remaining WAL Over 10 Years	$9	
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$48	$152

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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	$118	$520	$384	$76	$28
WARM	181 mo	238 mo	285 mo	225 mo	184 mo
Weighted Average Servicing Fee	28 bp	26 bp	26 bp	24 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	12 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$80	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	61 mo	135 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	48 bp	51 bp		

Total Balances of Mortgage Loans Serviced for Others **$1,209**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$464		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$264		
Zero-Coupon Securities	$10	4.53%	43 mo
Government & Agency Securities	$389	3.86%	31 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$798	4.34%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$154	4.73%	50 mo
Memo: Complex Securities (from supplemental reporting)	$712		

Total Cash, Deposits, and Securities **$2,792**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$66
Accrued Interest Receivable	$41
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$53
Unrealized Gains (Losses)	$-11

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$17
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$6
Repossessed Assets	$20
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$252
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-7
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8
Miscellaneous I	$257
Miscellaneous II	$29
TOTAL ASSETS	**$13,767**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$100
Mortgage-Related Mututal Funds	$164
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$57
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$101
Weighted Average Servicing Fee	28 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

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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	$937	$328	$45	$5
WAC	3.40%	2.84%	4.79%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,710	$1,037	$153	$6
WAC	3.96%	3.41%	4.40%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,014	$532	$7
WAC		4.01%	4.08%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$470	$1
WAC			4.39%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,227**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$41	$52	$19
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,228	$2,012	$963
Penalty in Months of Forgone Interest	3.05 mo	5.48 mo	5.03 mo
Balances in New Accounts	$262	$140	$23

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%	$12	$51	$2	2.71%
3.00 to 3.99%	$19	$104	$27	3.53%
4.00 to 4.99%	$105	$149	$100	4.58%
5.00 to 5.99%	$35	$54	$41	5.26%
6.00 to 6.99%	$0	$6	$11	6.37%
7.00 to 7.99%	$0	$3	$3	7.28%
8.00 to 8.99%	$0	$0	$0	8.48%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	18 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$722**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$457
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,112	1.00%	$38
Money Market Deposit Accounts (MMDAs)	$935	2.46%	$53
Passbook Accounts	$1,655	1.24%	$31
Non-Interest-Bearing Non-Maturity Deposits	$530		$17
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$33	0.10%	
Escrow for Mortgages Serviced for Others	$8	0.03%	
Other Escrows	$27	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$4,301		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$100		
Miscellaneous II	$20		
TOTAL LIABILITIES	**$11,827**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,940
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,767**

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		$1
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	$6
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$12
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	61	$31
1014	Opt commitment to orig 25- or 30-year FRMs	41	$43
1016	Opt commitment to orig "other" Mortgages	50	$48
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$6
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2016	Commit/purchase "other" Mortgage 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	10	$4
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2056	Commit/purchase "other" MBS		$1
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$31
2136	Commit/sell "other" Mortgage loans, svc released		$26
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1

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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
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$10
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$10
2214	Firm commit/originate 25- or 30-year FRM loans	15	$10
2216	Firm commit/originate "other" Mortgage loans	11	$11
3022	Option to sell 1-month COFI ARMS		$0
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$14
3036	Option to sell "other" Mortgages		$2
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$4
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	12	$18
4022	Commit/sell non-Mortgage financial assets		$2
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	93	$90
9512	Adjustable-rate construction loans in process	42	$59

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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		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$8
180	Consumer loans; loans on deposits		$2
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	49	$105
220	Variable-rate FHLB advances	26	$101
299	Other variable-rate	8	$12
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
101 - Non-Mortgage-Related Residuals - M/V estimate		$0	$0	$0	$0	$0	$0	$0
121 - Complex Securities - M/V estimate	124	$712	$718	$713	$698	$671	$645	$620
123 - Mortgage Derivatives - M/V estimate	63	$201	$211	$200	$197	$191	$185	$181
129 - Mortgage-Related Mutual Funds - M/V estimate	19	$95	$97	$96	$95	$94	$92	$91
280 - FHLB putable advance-M/V estimate	18	$81	$85	$83	$82	$81	$80	$80
281 - FHLB convertible advance-M/V estimate	23	$109	$115	$112	$110	$109	$108	$108
282 - FHLB callable advance-M/V estimate		$1	$1	$1	$1	$1	$1	$1
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	8	$43	$47	$45	$44	$43	$42	$41
290 - Other structured borrowings - M/V estimate		$4	$4	$4	$4	$4	$4	$4
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1	$1	$1	$1	$1	$1	$1