Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR **Reporting Dockets: 247** **March 2009**

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	14,175	-744	-5 %	9.38 %	-22 bp
+200 bp	14,907	-13	0 %	9.74 %	+15 bp
+100 bp	15,168	249	+2 %	9.82 %	+23 bp
0 bp	14,919			9.60 %	
-100 bp	14,267	-652	-4 %	9.14 %	-45 bp

Risk Measure for a Given Rate Shock

	3/31/2009	12/31/2008	3/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	9.60 %	8.30 %	13.27 %
Post-shock NPV Ratio	9.14 %	7.76 %	12.49 %
Sensitivity Measure: Decline in NPV Ratio	45 bp	54 bp	78 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	18,931	18,720	18,353	17,751	16,990	17,984	104.09	1.54
30-Year Mortgage Securities	2,924	2,884	2,806	2,691	2,564	2,793	103.27	2.06
15-Year Mortgages and MBS	11,053	10,928	10,676	10,348	9,989	10,528	103.79	1.72
Balloon Mortgages and MBS	3,696	3,671	3,635	3,594	3,541	3,480	105.47	0.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,633	2,625	2,609	2,593	2,575	2,572	102.08	0.46
7 Month to 2 Year Reset Frequency	12,678	12,613	12,515	12,417	12,298	12,418	101.57	0.65
2+ to 5 Year Reset Frequency	9,207	9,134	9,026	8,889	8,664	8,900	102.63	0.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	168	166	165	163	161	160	104.28	0.85
2 Month to 5 Year Reset Frequency	690	681	670	658	646	672	101.37	1.43
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,156	4,118	4,073	4,028	3,985	4,032	102.14	1.02
Adjustable-Rate, Fully Amortizing	6,345	6,298	6,238	6,178	6,119	6,189	101.76	0.85
Fixed-Rate, Balloon	6,564	6,378	6,192	6,014	5,842	6,129	104.06	2.92
Fixed-Rate, Fully Amortizing	3,640	3,525	3,412	3,307	3,208	3,336	105.65	3.23
Construction and Land Loans								
Adjustable-Rate	3,917	3,909	3,897	3,885	3,872	3,895	100.37	0.26
Fixed-Rate	1,978	1,951	1,917	1,885	1,854	1,918	101.69	1.57
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,070	10,051	10,023	9,995	9,968	10,011	100.40	0.23
Fixed-Rate	5,236	5,137	5,031	4,930	4,833	4,863	105.63	1.99
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,310	2,289	2,258	2,221	2,177	2,289	100.00	1.13
Accrued Interest Receivable	460	460	460	460	460	460	100.00	0.00
Advance for Taxes/Insurance	46	46	46	46	46	46	100.00	0.00
Float on Escrows on Owned Mortgages	9	21	40	64	86			-74.21
LESS: Value of Servicing on Mortgages Serviced by Others	0	-1	-3	-7	-8			-135.47
TOTAL MORTGAGE LOANS AND SECURITIES	**106,711**	**105,604**	**104,046**	**102,123**	**99,885**	**102,674**	**102.85**	**1.26**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,869	3,860	3,849	3,838	3,826	3,863	99.92	0.26
Fixed-Rate	3,324	3,230	3,135	3,045	2,959	2,934	110.08	2.92
Consumer Loans								
Adjustable-Rate	4,162	4,151	4,137	4,123	4,109	3,861	107.51	0.31
Fixed-Rate	7,782	7,683	7,571	7,462	7,357	7,768	98.91	1.38
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-187	-186	-184	-182	-180	-186	0.00	0.96
Accrued Interest Receivable	109	109	109	109	109	109	100.00	0.00
TOTAL NONMORTGAGE LOANS	**19,059**	**18,848**	**18,617**	**18,395**	**18,180**	**18,350**	**102.71**	**1.17**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,396	5,396	5,396	5,396	5,396	5,396	100.00	0.00
Equities and All Mutual Funds	213	208	203	198	193	210	99.27	2.41
Zero-Coupon Securities	66	65	64	63	63	63	104.22	1.44
Government and Agency Securities	968	955	940	926	911	919	104.00	1.46
Term Fed Funds, Term Repos	3,780	3,776	3,768	3,760	3,753	3,771	100.12	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,112	1,065	1,022	981	942	1,079	98.79	4.24
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,299	7,213	7,030	6,781	6,537	7,245	99.55	1.86
Structured Securities (Complex)	2,013	1,986	1,946	1,886	1,808	2,104	94.37	1.69
LESS: Valuation Allowances for Investment Securities	16	15	15	14	14	15	100.00	3.69
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,832**	**20,650**	**20,355**	**19,977**	**19,590**	**20,772**	**99.41**	**1.16**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,355	1,355	1,355	1,355	1,355	1,355	100.00	0.00
Real Estate Held for Investment	54	54	54	54	54	54	100.00	0.00
Investment in Unconsolidated Subsidiaries	43	40	37	35	32	40	100.00	6.80
Office Premises and Equipment	1,679	1,679	1,679	1,679	1,679	1,679	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,131**	**3,128**	**3,126**	**3,123**	**3,120**	**3,128**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	421	488	630	825	1,023			-21.46
Adjustable-Rate Servicing	40	38	36	39	52			4.35
Float on Mortgages Serviced for Others	303	348	419	500	574			-16.73
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**763**	**874**	**1,086**	**1,363**	**1,648**			**-18.45**
OTHER ASSETS								
Purchased and Excess Servicing						939		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,461	4,461	4,461	4,461	4,461	4,461	100.00	0.00
Miscellaneous II						818		
Deposit Intangibles								
Retail CD Intangible	83	97	136	154	171			-27.87
Transaction Account Intangible	236	444	660	864	1,063			-47.79
MMDA Intangible	442	664	893	1,104	1,300			-33.97
Passbook Account Intangible	357	586	826	1,060	1,264			-40.01
Non-Interest-Bearing Account Intangible	8	130	245	354	458			-91.24
TOTAL OTHER ASSETS	**5,587**	**6,381**	**7,221**	**7,997**	**8,718**	**6,217**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						161		
TOTAL ASSETS	**156,083**	**155,485**	**154,450**	**152,979**	**151,142**	**151,303**	**103/101*** **	**0.52/1.06*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	49,343	49,252	49,092	48,933	48,778	48,640	101.26	0.26
Fixed-Rate Maturing in 13 Months or More	18,604	18,171	17,725	17,296	16,891	16,788	108.24	2.42
Variable-Rate	573	572	571	570	570	570	100.46	0.13
Demand								
Transaction Accounts	8,722	8,722	8,722	8,722	8,722	8,722	100/95*	0.00/2.56*
MMDAs	16,589	16,589	16,589	16,589	16,589	16,589	100/96*	0.00/1.42*
Passbook Accounts	10,717	10,717	10,717	10,717	10,717	10,717	100/95*	0.00/2.31*
Non-Interest-Bearing Accounts	4,886	4,886	4,886	4,886	4,886	4,886	100/97*	0.00/2.49*
TOTAL DEPOSITS	**109,433**	**108,910**	**108,302**	**107,714**	**107,153**	**106,912**	**102/100***	**0.52/1.29***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,881	9,776	9,673	9,571	9,472	9,538	102.49	1.06
Fixed-Rate Maturing in 37 Months or More	2,797	2,667	2,544	2,429	2,320	2,405	110.89	4.74
Variable-Rate	2,109	2,100	2,093	2,086	2,081	2,051	102.42	0.39
TOTAL BORROWINGS	**14,787**	**14,543**	**14,310**	**14,086**	**13,872**	**13,994**	**103.92**	**1.64**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,007	1,007	1,007	1,007	1,007	1,007	100.00	0.00
Other Escrow Accounts	143	138	134	130	126	148	93.57	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,486	2,486	2,486	2,486	2,486	2,486	100.00	0.00
Miscellaneous II	0	0	0	0	0	115		
TOTAL OTHER LIABILITIES	**3,636**	**3,632**	**3,627**	**3,624**	**3,620**	**3,756**	**96.70**	**0.12**
Other Liabilities not Included Above								
Self-Valued	14,040	13,588	13,239	12,912	12,620	12,571	108.09	2.95
Unamortized Yield Adjustments						-3		
TOTAL LIABILITIES	**141,896**	**140,673**	**139,478**	**138,336**	**137,266**	**137,229**	**103/101****	**0.86/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	327	169	-205	-697	-1,189			
ARMs	1	-1	-2	-5	-8			
Other Mortgages	4	0	-5	-13	-21			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	100	56	-30	-136	-240			
Sell Mortgages and MBS	-492	-218	313	1,010	1,716			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-4	1	5	9	12			
Pay Floating, Receive Fixed Swaps	16	12	8	4	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	6	9			
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	1	1	2	2	2			
Construction LIP	14	9	1	-7	-15			
Self-Valued	112	78	112	94	36			
TOTAL OFF-BALANCE-SHEET POSITIONS	**81**	**107**	**196**	**264**	**299**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	156,083	155,485	154,450	152,979	151,142	151,303	103/101***	0.52/1.06***
MINUS TOTAL LIABILITIES	141,896	140,673	139,478	138,336	137,266	137,229	103/101**	0.86/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	81	107	196	264	299			
TOTAL NET PORTFOLIO VALUE #	14,267	14,919	15,168	14,907	14,175	14,073	106.01	-3.02

* 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	$2,356	$8,523	$6,007	$908	$190
WARM	333 mo	333 mo	328 mo	310 mo	261 mo
WAC	4.76%	5.49%	6.38%	7.29%	8.78%
Amount of these that is FHA or VA Guaranteed	$54	$1,491	$274	$41	$14
Securities Backed by Conventional Mortgages	$1,741	$412	$175	$38	$5
WARM	347 mo	294 mo	324 mo	269 mo	219 mo
Weighted Average Pass-Through Rate	4.49%	5.27%	6.10%	7.08%	8.35%
Securities Backed by FHA or VA Mortgages	$39	$146	$232	$3	$2
WARM	367 mo	329 mo	346 mo	269 mo	186 mo
Weighted Average Pass-Through Rate	4.61%	5.32%	6.19%	7.23%	8.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,984	$3,751	$1,720	$460	$129
WAC	4.67%	5.44%	6.36%	7.31%	8.67%
Mortgage Securities	$923	$1,250	$304	$8	$0
Weighted Average Pass-Through Rate	4.27%	5.23%	6.06%	7.19%	8.39%
WARM (of 15-Year Loans and Securities)	137 mo	136 mo	138 mo	123 mo	95 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$349	$1,049	$1,032	$397	$133
WAC	4.24%	5.43%	6.41%	7.32%	8.60%
Mortgage Securities	$311	$185	$24	$1	$0
Weighted Average Pass-Through Rate	4.51%	5.28%	6.09%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	49 mo	62 mo	62 mo	51 mo	28 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$34,786**

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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	$2	$141	$23	$0	$20
WAC	4.04%	5.15%	5.82%	0.00%	5.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,570	$12,277	$8,877	$160	$652
Weighted Average Margin	255 bp	277 bp	257 bp	291 bp	243 bp
WAC	5.09%	5.43%	5.86%	4.81%	6.09%
WARM	281 mo	300 mo	326 mo	397 mo	270 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	39 mo	7 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$24,722**

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	$28	$84	$70	$0	$36
Weighted Average Distance from Lifetime Cap	139 bp	80 bp	37 bp	0 bp	125 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$177	$411	$139	$12	$38
Weighted Average Distance from Lifetime Cap	364 bp	350 bp	352 bp	329 bp	338 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,166	$11,689	$8,512	$147	$556
Weighted Average Distance from Lifetime Cap	808 bp	597 bp	598 bp	614 bp	645 bp
Balances Without Lifetime Cap	$202	$235	$179	$1	$43
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,225	$11,957	$8,598	$8	$518
Weighted Average Periodic Rate Cap	166 bp	235 bp	286 bp	125 bp	183 bp
Balances Subject to Periodic Rate Floors	$621	$9,965	$7,165	$7	$506
MBS Included in ARM Balances	$964	$2,194	$1,600	$13	$28

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,032	$6,189
WARM	70 mo	150 mo
Remaining Term to Full Amortization	273 mo	
Rate Index Code	0	0
Margin	259 bp	231 bp
Reset Frequency	29 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$108	$97
Wghted Average Distance to Lifetime Cap	159 bp	112 bp
Fixed-Rate:		
Balances	$6,129	$3,336
WARM	43 mo	91 mo
Remaining Term to Full Amortization	257 mo	
WAC	6.38%	6.46%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,895	$1,918
WARM	21 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	140 bp	6.50%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,011	$4,863
WARM	146 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	7.27%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,863	$2,934
WARM	35 mo	41 mo
Margin in Column 1; WAC in Column 2	107 bp	6.51%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,861	$7,768
WARM	118 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	659 bp	7.64%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$62	$683
Fixed Rate		
Remaining WAL <= 5 Years	$1,012	$4,957
Remaining WAL 5-10 Years	$361	$142
Remaining WAL Over 10 Years	$59	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$18	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.82%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,513	$5,787

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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	$14,749	$35,847	$45,575	$9,135	$1,211
WARM	281 mo	294 mo	327 mo	322 mo	281 mo
Weighted Average Servicing Fee	27 bp	30 bp	32 bp	36 bp	34 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	636 loans				
FHA/VA	78 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$8,299	$5	Total # of Adjustable-Rate Loans Serviced	40 loans
WARM (in months)	325 mo	167 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	28 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$114,822**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,396		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$208		
Zero-Coupon Securities	$63	2.05%	15 mo
Government & Agency Securities	$919	3.43%	20 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,771	0.80%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,079	5.01%	67 mo
Memo: Complex Securities (from supplemental reporting)	$2,104		

Total Cash, Deposits, and Securities	**$13,540**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,239
Accrued Interest Receivable	$460
Advances for Taxes and Insurance	$46
Less: Unamortized Yield Adjustments	$-216
Valuation Allowances	$1,950
Unrealized Gains (Losses)	$45

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$217
Accrued Interest Receivable	$109
Less: Unamortized Yield Adjustments	$-53
Valuation Allowances	$402
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$54
Repossessed Assets	$1,355
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$40
Office Premises and Equipment	$1,679
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-155
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$15
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$939
Miscellaneous I	$4,461
Miscellaneous II	$818
TOTAL ASSETS	**$151,356**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$181
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$27
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$72
Mortgage-Related Mututal Funds	$136
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,765
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$2,165
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$641

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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	$15,147	$2,609	$594	$72
WAC	2.90%	4.37%	3.99%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,225	$11,442	$1,623	$119
WAC	2.90%	3.98%	4.26%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,085	$3,164	$31
WAC		3.56%	4.78%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,539	$11
WAC			4.53%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$65,428**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,945	$4,852	$1,894
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$24,190	$19,233	$8,028
Penalty in Months of Forgone Interest	3.24 mo	6.03 mo	6.96 mo
Balances in New Accounts	$3,890	$979	$417

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$893	$479	$93	1.29%
3.00 to 3.99%	$103	$3,305	$300	3.49%
4.00 to 4.99%	$141	$3,523	$1,439	4.49%
5.00 to 5.99%	$283	$754	$507	5.22%
6.00 to 6.99%	$1	$40	$51	6.49%
7.00 to 7.99%	$2	$15	$16	7.36%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	15 mo	64 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,943**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$15,191
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	$8,722	0.65%	$430
Money Market Deposit Accounts (MMDAs)	$16,589	1.55%	$1,255
Passbook Accounts	$10,717	1.16%	$1,059
Non-Interest-Bearing Non-Maturity Deposits	$4,886		$128
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$345	0.02%	
Escrow for Mortgages Serviced for Others	$662	0.02%	
Other Escrows	$148	0.32%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$42,069		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,486		
Miscellaneous II	$115		
TOTAL LIABILITIES	**$137,229**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$58
EQUITY CAPITAL	$14,070
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$151,358**

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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
1002	Opt commitment to orig 1-month COFI ARMs		$26
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	27	$108
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	33	$80
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	24	$30
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	88	$1,887
1014	Opt commitment to orig 25- or 30-year FRMs	91	$10,468
1016	Opt commitment to orig "other" Mortgages	66	$285
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$35
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$205
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	30	$649
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	46	$2,388
2036	Commit/sell "other" Mortgage loans, svc retained		$27
2054	Commit/purchase 25- to 30-year FRM MBS		$1,630
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$400
2074	Commit/sell 25- or 30-yr FRM MBS		$10,269
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	7	$12
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$323
2136	Commit/sell "other" Mortgage loans, svc released		$3
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$90

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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
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	30	$41
2214	Firm commit/originate 25- or 30-year FRM loans	29	$49
2216	Firm commit/originate "other" Mortgage loans	20	$145
3014	Option to purchase 25- or 30-yr FRMs		$20
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$65
3074	Short option to sell 25- or 30-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets	22	$59
4022	Commit/sell non-Mortgage financial assets		$7
5002	IR swap: pay fixed, receive 1-month LIBOR		$37
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5024	IR swap: pay 1-month LIBOR, receive fixed		$37
5044	IR swap: pay the prime rate, receive fixed		$40
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
9012	Long call option on Treasury bond futures contract		$10
9036	Long put option on T-bond futures contract		$5
9502	Fixed-rate construction loans in process	96	$724
9512	Adjustable-rate construction loans in process	57	$258

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$166
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
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		$41
120	Other investment securities, fixed-coupon securities	6	$67
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
130	Construction and land loans (adj-rate)		$144
150	Commercial loans (adj-rate)		$33
180	Consumer loans; loans on deposits		$4
183	Consumer loans; auto loans and leases		$276
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$67
187	Consumer loans; recreational vehicles		$393
189	Consumer loans; other		$32
200	Variable-rate, fixed-maturity CDs	74	$570
220	Variable-rate FHLB advances	20	$233
299	Other variable-rate	24	$1,818
300	Govt. & agency securities, fixed-coupon securities		$3
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 # > 5	Balance	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	129	$2,104	$2,013	$1,986	$1,946	$1,886	$1,808
123 - Mortgage Derivatives - M/V estimate	90	$7,245	$7,299	$7,213	$7,030	$6,781	$6,537
129 - Mortgage-Related Mutual Funds - M/V estimate	14	$67	$66	$65	$64	$64	$63
280 - FHLB putable advance-M/V estimate	62	$3,812	$4,402	$4,208	$4,048	$3,924	$3,833
281 - FHLB convertible advance-M/V estimate	38	$4,828	$5,369	$5,203	$5,069	$4,969	$4,894
282 - FHLB callable advance-M/V estimate	6	$216	$249	$237	$229	$222	$208
283 - FHLB periodic floor floating rate advance-M/V Estimates		$25	$25	$25	$25	$25	$25
289 - Other FHLB structured advances - M/V estimate	7	$20	$21	$21	$20	$20	$20
290 - Other structured borrowings - M/V estimate	10	$3,670	$3,975	$3,894	$3,848	$3,753	$3,641
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$2,783	$112	$78	$112	$94	$36