Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 181** | **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	17,839	200	+1 %	9.52 %	+29 bp
+200 bp	18,397	757	+4 %	9.72 %	+50 bp
+100 bp	18,271	632	+4 %	9.60 %	+37 bp
0 bp	17,639			9.23 %	
-100 bp	16,546	-1,093	-6 %	8.64 %	-59 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	9.23 %	8.16 %	10.00 %
Post-shock NPV Ratio	8.64 %	7.69 %	9.53 %
Sensitivity Measure: Decline in NPV Ratio	59 bp	47 bp	47 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	24,411	24,180	23,828	23,307	22,563	23,000	105.13	1.20
30-Year Mortgage Securities	12,235	12,105	11,887	11,542	11,076	11,626	104.11	1.44
15-Year Mortgages and MBS	9,160	9,074	8,907	8,680	8,416	8,685	104.48	1.39
Balloon Mortgages and MBS	7,178	7,125	7,056	6,980	6,881	6,640	107.32	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,291	3,278	3,255	3,234	3,209	3,246	100.99	0.54
7 Month to 2 Year Reset Frequency	10,086	10,025	9,947	9,847	9,740	9,910	101.17	0.69
2+ to 5 Year Reset Frequency	15,697	15,568	15,379	15,144	14,736	15,156	102.72	1.02
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,402	4,376	4,334	4,288	4,233	4,165	105.06	0.77
2 Month to 5 Year Reset Frequency	1,244	1,229	1,209	1,188	1,165	1,178	104.30	1.42
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,984	1,974	1,962	1,948	1,935	1,952	101.15	0.56
Adjustable-Rate, Fully Amortizing	7,493	7,462	7,420	7,379	7,337	7,379	101.12	0.49
Fixed-Rate, Balloon	2,997	2,906	2,817	2,731	2,649	2,757	105.44	3.11
Fixed-Rate, Fully Amortizing	4,644	4,493	4,344	4,203	4,070	4,201	106.94	3.35
Construction and Land Loans								
Adjustable-Rate	6,264	6,253	6,236	6,219	6,203	6,241	100.19	0.22
Fixed-Rate	2,500	2,460	2,415	2,370	2,327	2,406	102.26	1.74
Second-Mortgage Loans and Securities								
Adjustable-Rate	11,958	11,936	11,903	11,871	11,840	11,896	100.34	0.23
Fixed-Rate	4,574	4,477	4,375	4,278	4,185	4,158	107.67	2.22
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,111	4,077	4,029	3,972	3,900	4,077	100.00	1.01
Accrued Interest Receivable	665	665	665	665	665	665	100.00	0.00
Advance for Taxes/Insurance	168	168	168	168	168	168	100.00	0.00
Float on Escrows on Owned Mortgages	17	36	70	106	143			-74.63
LESS: Value of Servicing on Mortgages Serviced by Others	0	-3	-11	-23	-35			-159.96
TOTAL MORTGAGE LOANS AND SECURITIES	**135,079**	**133,870**	**132,216**	**130,143**	**127,476**	**129,506**	**103.37**	**1.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	6,315	6,300	6,280	6,261	6,242	6,295	100.08	0.27
Fixed-Rate	2,117	2,037	1,960	1,886	1,817	1,827	111.48	3.87
Consumer Loans								
Adjustable-Rate	3,688	3,686	3,682	3,678	3,673	3,673	100.35	0.08
Fixed-Rate	7,824	7,695	7,564	7,440	7,324	7,643	100.68	1.69
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-440	-435	-431	-427	-423	-435	0.00	1.01
Accrued Interest Receivable	286	286	286	286	286	286	100.00	0.00
TOTAL NONMORTGAGE LOANS	**19,790**	**19,569**	**19,341**	**19,125**	**18,919**	**19,289**	**101.45**	**1.15**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,578	7,578	7,578	7,578	7,578	7,578	100.00	0.00
Equities and All Mutual Funds	96	94	91	89	86	96	97.67	2.43
Zero-Coupon Securities	110	105	100	96	92	98	106.76	4.75
Government and Agency Securities	1,019	994	968	943	920	927	107.14	2.58
Term Fed Funds, Term Repos	9,244	9,242	9,232	9,222	9,213	9,238	100.04	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	470	452	434	418	403	473	95.56	3.98
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,788	3,687	3,486	3,338	3,214	3,766	97.90	4.10
Structured Securities (Complex)	1,987	1,952	1,886	1,817	1,747	2,001	97.55	2.57
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.27
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,292**	**24,102**	**23,776**	**23,502**	**23,253**	**24,177**	**99.69**	**1.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,324	1,324	1,324	1,324	1,324	1,324	100.00	0.00
Real Estate Held for Investment	34	34	34	34	34	34	100.00	0.00
Investment in Unconsolidated Subsidiaries	53	50	46	43	40	50	100.00	6.80
Office Premises and Equipment	1,970	1,970	1,970	1,970	1,970	1,970	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,381**	**3,378**	**3,374**	**3,371**	**3,367**	**3,378**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	154	173	214	268	309			-17.39
Adjustable-Rate Servicing	150	145	137	147	194			4.25
Float on Mortgages Serviced for Others	133	146	165	185	205			-10.82
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**436**	**464**	**516**	**600**	**708**			**-8.58**
OTHER ASSETS								
Purchased and Excess Servicing						540		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,346	6,346	6,346	6,346	6,346	6,346	100.00	0.00
Miscellaneous II						1,857		
Deposit Intangibles								
Retail CD Intangible	50	58	85	97	108			-30.31
Transaction Account Intangible	296	557	828	1,086	1,334			-47.81
MMDA Intangible	1,543	2,254	3,039	3,764	4,469			-33.21
Passbook Account Intangible	244	398	562	724	865			-39.91
Non-Interest-Bearing Account Intangible	10	161	303	439	568			-91.24
TOTAL OTHER ASSETS	**8,488**	**9,774**	**11,164**	**12,456**	**13,690**	**8,744**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						546		
TOTAL ASSETS	**191,467**	**191,156**	**190,387**	**189,197**	**187,414**	**185,639**	**103/101*** **	**0.28/1.00*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	38,653	38,573	38,434	38,296	38,161	38,032	101.42	0.28
Fixed-Rate Maturing in 13 Months or More	10,486	10,265	10,031	9,810	9,608	9,542	107.58	2.22
Variable-Rate	136	136	136	136	136	135	100.35	0.08
Demand								
Transaction Accounts	10,834	10,834	10,834	10,834	10,834	10,834	100/95*	0.00/2.59*
MMDAs	56,374	56,374	56,374	56,374	56,374	56,374	100/96*	0.00/1.38*
Passbook Accounts	7,115	7,115	7,115	7,115	7,115	7,115	100/94*	0.00/2.37*
Non-Interest-Bearing Accounts	6,052	6,052	6,052	6,052	6,052	6,052	100/97*	0.00/2.49*
TOTAL DEPOSITS	**129,650**	**129,349**	**128,976**	**128,617**	**128,279**	**128,084**	**101/98***	**0.26/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	20,191	20,020	19,850	19,683	19,519	19,633	101.97	0.85
Fixed-Rate Maturing in 37 Months or More	11,730	11,085	10,482	9,919	9,392	9,777	113.38	5.63
Variable-Rate	4,422	4,410	4,399	4,388	4,377	4,351	101.36	0.25
TOTAL BORROWINGS	**36,342**	**35,515**	**34,732**	**33,990**	**33,288**	**33,761**	**105.20**	**2.27**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	799	799	799	799	799	799	100.00	0.00
Other Escrow Accounts	64	62	60	58	57	67	92.58	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,751	1,751	1,751	1,751	1,751	1,751	100.00	0.00
Miscellaneous II	0	0	0	0	0	424		
TOTAL OTHER LIABILITIES	**2,614**	**2,612**	**2,610**	**2,608**	**2,607**	**3,041**	**85.90**	**0.07**
Other Liabilities not Included Above								
Self-Valued	5,983	5,824	5,711	5,624	5,555	5,493	106.04	2.34
Unamortized Yield Adjustments						66		
TOTAL LIABILITIES	**174,589**	**173,300**	**172,028**	**170,839**	**169,729**	**170,444**	**102/100****	**0.74/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	33	22	-6	-41	-76			
ARMs	0	0	0	-1	-2			
Other Mortgages	1	0	-1	-3	-5			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	73	46	6	-43	-117			
Sell Mortgages and MBS	-76	-29	54	166	292			
Purchase Non-Mortgage Items	4	0	-4	-7	-11			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-536	-344	-171	-15	128			
Pay Floating, Receive Fixed Swaps	29	4	-18	-39	-58			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	6	1	-14	-27	-39			
Interest-Rate Caps	1	2	5	11	21			
Interest-Rate Floors	100	66	45	31	21			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	6	1	-7	-14	-21			
Self-Valued	28	15	23	20	20			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-331**	**-217**	**-88**	**39**	**155**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	191,467	191,156	190,387	189,197	187,414	185,639	103/101***	0.28/1.00***
MINUS TOTAL LIABILITIES	174,589	173,300	172,028	170,839	169,729	170,444	102/100**	0.74/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	-331	-217	-88	39	155			
TOTAL NET PORTFOLIO VALUE #	16,546	17,639	18,271	18,397	17,839	15,194	116.09	-4.89

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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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	$1,072	$5,080	$8,599	$4,436	$3,813
WARM	346 mo	316 mo	321 mo	318 mo	311 mo
WAC	4.66%	5.57%	6.46%	7.45%	8.98%
Amount of these that is FHA or VA Guaranteed	$51	$318	$92	$104	$67
Securities Backed by Conventional Mortgages	$1,299	$4,414	$3,975	$19	$3
WARM	314 mo	328 mo	348 mo	324 mo	165 mo
Weighted Average Pass-Through Rate	4.55%	5.18%	6.25%	7.06%	8.67%
Securities Backed by FHA or VA Mortgages	$430	$721	$446	$319	$1
WARM	337 mo	299 mo	339 mo	351 mo	124 mo
Weighted Average Pass-Through Rate	4.21%	5.34%	6.40%	7.00%	8.91%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$712	$1,958	$2,415	$1,353	$982
WAC	4.65%	5.47%	6.46%	7.41%	9.13%
Mortgage Securities	$422	$768	$70	$3	$1
Weighted Average Pass-Through Rate	4.38%	5.19%	6.06%	7.33%	9.24%
WARM (of 15-Year Loans and Securities)	119 mo	145 mo	146 mo	133 mo	124 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$116	$1,429	$3,253	$647	$540
WAC	4.11%	5.60%	6.41%	7.33%	10.84%
Mortgage Securities	$352	$267	$36	$0	$0
Weighted Average Pass-Through Rate	4.22%	5.58%	6.10%	7.11%	8.00%
WARM (of Balloon Loans and Securities)	48 mo	79 mo	82 mo	59 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$49,951**

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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	$32	$7	$0	$2
WAC	6.26%	5.82%	6.28%	0.00%	5.41%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,246	$9,878	$15,149	$4,165	$1,176
Weighted Average Margin	254 bp	259 bp	251 bp	322 bp	321 bp
WAC	4.43%	5.33%	6.04%	4.90%	7.06%
WARM	274 mo	299 mo	330 mo	362 mo	316 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	39 mo	5 mo	30 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$33,656**

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	$36	$201	$528	$1	$26
Weighted Average Distance from Lifetime Cap	139 bp	129 bp	194 bp	108 bp	186 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$134	$454	$377	$151	$617
Weighted Average Distance from Lifetime Cap	333 bp	365 bp	336 bp	373 bp	320 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,973	$8,361	$12,592	$3,176	$502
Weighted Average Distance from Lifetime Cap	893 bp	586 bp	535 bp	529 bp	560 bp
Balances Without Lifetime Cap	$1,103	$894	$1,659	$837	$33
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,395	$8,283	$11,595	$279	$486
Weighted Average Periodic Rate Cap	204 bp	199 bp	210 bp	622 bp	181 bp
Balances Subject to Periodic Rate Floors	$1,103	$6,663	$10,805	$231	$444
MBS Included in ARM Balances	$251	$404	$638	$70	$11

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,952	$7,379
WARM	57 mo	80 mo
Remaining Term to Full Amortization	270 mo	
Rate Index Code	0	0
Margin	209 bp	181 bp
Reset Frequency	14 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$106	$143
Wghted Average Distance to Lifetime Cap	96 bp	41 bp
Fixed-Rate:		
Balances	$2,757	$4,201
WARM	46 mo	90 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.78%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,241	$2,406
WARM	20 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	6.61%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,896	$4,158
WARM	217 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	98 bp	7.97%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,295	$1,827
WARM	37 mo	56 mo
Margin in Column 1; WAC in Column 2	76 bp	6.78%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,673	$7,643
WARM	20 mo	88 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	342 bp	14.85%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$238	$1,157
Fixed Rate		
Remaining WAL <= 5 Years	$343	$1,267
Remaining WAL 5-10 Years	$120	$244
Remaining WAL Over 10 Years	$106	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$6
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$9	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$258
WAC	6.68%	3.95%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$820	$2,932

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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	$2,792	$10,435	$13,541	$4,858	$1,354
WARM	224 mo	265 mo	279 mo	278 mo	195 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	217 loans				
FHA/VA	80 loans				
Subserviced by Others	13 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$20,027	$278	Total # of Adjustable-Rate Loans Serviced	109 loans
WARM (in months)	315 mo	354 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	43 bp	31 bp		

Total Balances of Mortgage Loans Serviced for Others	**$53,285**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,578		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$94		
Zero-Coupon Securities	$98	2.87%	56 mo
Government & Agency Securities	$927	3.90%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,238	0.46%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$473	4.46%	74 mo
Memo: Complex Securities (from supplemental reporting)	$2,001		

Total Cash, Deposits, and Securities	**$20,408**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,729
Accrued Interest Receivable	$665
Advances for Taxes and Insurance	$168
Less: Unamortized Yield Adjustments	$-864
Valuation Allowances	$2,652
Unrealized Gains (Losses)	$-156

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$300
Accrued Interest Receivable	$286
Less: Unamortized Yield Adjustments	$88
Valuation Allowances	$735
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$34
Repossessed Assets	$1,324
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$50
Office Premises and Equipment	$1,970
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-61
Less: Unamortized Yield Adjustments	$14
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$540
Miscellaneous I	$6,346
Miscellaneous II	$1,857
TOTAL ASSETS	**$185,622**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$16
Mortgage-Related Mututal Funds	$78
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$24,034
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$19,739
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,640

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LIABILITIES

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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	$10,183	$1,283	$272	$160
WAC	3.02%	4.38%	4.08%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,354	$7,952	$987	$214
WAC	3.13%	4.06%	4.37%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,504	$2,316	$34
WAC		3.64%	4.82%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,722	$12
WAC			4.37%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$47,574**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,811	$3,415	$1,175
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$24,618	$12,944	$3,957
Penalty in Months of Forgone Interest	3.42 mo	7.03 mo	9.19 mo
Balances in New Accounts	$4,437	$1,634	$185

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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%	$6,246	$1,929	$273	1.13%
3.00 to 3.99%	$163	$1,720	$630	3.39%
4.00 to 4.99%	$832	$6,306	$6,188	4.68%
5.00 to 5.99%	$135	$2,253	$2,654	5.36%
6.00 to 6.99%	$0	$36	$12	6.17%
7.00 to 7.99%	$0	$9	$4	7.37%
8.00 to 8.99%	$0	$3	$3	8.46%
9.00 and Above	$0	$0	$12	9.50%
WARM	1 mo	16 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$29,410**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,979
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	$10,834	0.71%	$632
Money Market Deposit Accounts (MMDAs)	$56,374	0.83%	$2,879
Passbook Accounts	$7,115	1.34%	$395
Non-Interest-Bearing Non-Maturity Deposits	$6,052		$232
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$670	0.03%	
Escrow for Mortgages Serviced for Others	$128	0.11%	
Other Escrows	$67	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$81,240		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$88		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-22		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,751		
Miscellaneous II	$424		
TOTAL LIABILITIES	**$170,443**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$35
EQUITY CAPITAL	$15,140
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$185,618**

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		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$41
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$12
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$4
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$136
1014	Opt commitment to orig 25- or 30-year FRMs	49	$804
1016	Opt commitment to orig "other" Mortgages	29	$99
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
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		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$8
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$55
2036	Commit/sell "other" Mortgage loans, svc retained		$15
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$27
2054	Commit/purchase 25- to 30-year FRM MBS		$1,105
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$92
2074	Commit/sell 25- or 30-yr FRM MBS		$1,798
2076	Commit/sell "other" MBS		$143
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$75
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$46
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$371
2136	Commit/sell "other" Mortgage loans, svc released		$95
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$23
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$108
2214	Firm commit/originate 25- or 30-year FRM loans	13	$520
2216	Firm commit/originate "other" Mortgage loans	9	$87
3014	Option to purchase 25- or 30-yr FRMs		$200
3032	Option to sell 10-, 15-, or 20-year FRMs		$15
3034	Option to sell 25- or 30-year FRMs		$146
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$48
3074	Short option to sell 25- or 30-yr FRMs		$347
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	13	$118
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$375
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$1,844
5026	IR swap: pay 3-month LIBOR, receive fixed		$319
6002	Interest rate Cap based on 1-month LIBOR		$835
6004	Interest rate Cap based on 3-month LIBOR		$2,735
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	77	$241
9512	Adjustable-rate construction loans in process	54	$513

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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
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$3
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$2
120	Other investment securities, fixed-coupon securities		$22
122	Other investment securities, floating-rate securities		$4
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$10
130	Construction and land loans (adj-rate)		$12
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$1
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$1,494
189	Consumer loans; other		$405
200	Variable-rate, fixed-maturity CDs	32	$135
220	Variable-rate FHLB advances	14	$454
299	Other variable-rate	13	$3,897
300	Govt. & agency securities, fixed-coupon securities		$40

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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	80	$2,001	$1,987	$1,952	$1,886	$1,817	$1,747
123 - Mortgage Derivatives - M/V estimate	63	$3,766	$3,788	$3,687	$3,486	$3,338	$3,214
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$39	$37	$37	$36	$35	$33
280 - FHLB putable advance-M/V estimate	16	$1,277	$1,408	$1,364	$1,331	$1,307	$1,289
281 - FHLB convertible advance-M/V estimate	47	$3,476	$3,771	$3,677	$3,613	$3,561	$3,522
282 - FHLB callable advance-M/V estimate		$113	$130	$125	$120	$119	$115
283 - FHLB periodic floor floating rate advance-M/V Estimates		$6	$6	$6	$6	$6	$6
289 - Other FHLB structured advances - M/V estimate		$256	$273	$269	$265	$262	$259
290 - Other structured borrowings - M/V estimate	8	$365	$395	$384	$376	$370	$365
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$42	$28	$15	$23	$20	$20