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: 261** | **December 2005**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	1,914	-515	-21 %	14.16 %	-285 bp
+200 bp	2,094	-334	-14 %	15.19 %	-182 bp
+100 bp	2,275	-153	-6 %	16.20 %	-81 bp
0 bp	2,428			17.01 %	
-100 bp	2,507	79	+3 %	17.36 %	+35 bp
-200 bp	2,504	75	+3 %	17.23 %	+22 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	17.01 %	17.46 %	17.11 %
Post-shock NPV Ratio	15.19 %	15.77 %	15.67 %
Sensitivity Measure: Decline in NPV Ratio	182 bp	169 bp	144 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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Report Prepared: 03/23/2006 2:45:59 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-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	1,238	1,228	1,199	1,149	1,094	1,038	1,187	100.99	3.31
30-Year Mortgage Securities	135	132	128	122	116	110	130	98.36	4.25
15-Year Mortgages and MBS	2,376	2,340	2,274	2,192	2,105	2,018	2,262	100.55	3.24
Balloon Mortgages and MBS	991	978	961	940	914	886	954	100.75	1.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	146	146	146	145	144	143	145	100.60	0.38
7 Month to 2 Year Reset Frequency	941	934	924	908	889	866	932	99.05	1.38
2+ to 5 Year Reset Frequency	907	892	873	852	827	800	878	99.45	2.31
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	36	35	35	35	34	34	35	99.39	0.91
2 Month to 5 Year Reset Frequency	368	363	358	352	344	335	363	98.63	1.63
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	93	92	91	90	89	88	92	98.92	1.12
Adjustable-Rate, Fully Amortizing	508	504	499	495	490	485	505	98.81	0.86
Fixed-Rate, Balloon	243	235	227	220	213	206	225	100.87	3.32
Fixed-Rate, Fully Amortizing	484	462	442	423	405	389	432	102.26	4.46
Construction and Land Loans									
Adjustable-Rate	308	307	306	306	305	304	307	99.76	0.25
Fixed-Rate	267	261	256	250	245	240	257	99.39	2.18
Second-Mortgage Loans and Securities									
Adjustable-Rate	366	366	365	364	364	363	365	99.97	0.20
Fixed-Rate	276	271	265	260	255	251	266	99.82	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	24	24	23	23	22	21	23	100.00	2.76
Accrued Interest Receivable	42	42	42	42	42	42	42	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	5	7	10	12	13			-33.54
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-223.70
TOTAL MORTGAGE LOANS AND SECURITIES	**9,755**	**9,619**	**9,423**	**9,177**	**8,910**	**8,635**	**9,403**	**100.22**	**2.34**

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Report Prepared: 03/23/2006 2:46:00 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	197	196	195	195	194	194	196	99.67	0.30
Fixed-Rate	278	270	262	255	249	242	258	101.60	2.76
Consumer Loans									
Adjustable-Rate	43	43	43	43	43	43	43	99.56	0.11
Fixed-Rate	413	407	401	395	389	384	401	99.85	1.47
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-7	-7	-7	-7	-7	-7	-7	0.00	1.22
Accrued Interest Receivable	10	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**933**	**918**	**904**	**891**	**878**	**866**	**902**	**100.30**	**1.51**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	453	453	453	453	453	453	453	100.00	0.00
Equities and All Mutual Funds	271	266	259	253	245	236	259	100.00	2.51
Zero-Coupon Securities	14	14	13	13	13	12	13	101.34	2.47
Government and Agency Securities	384	375	366	358	350	342	369	99.36	2.35
Term Fed Funds, Term Repos	791	789	786	784	781	779	788	99.77	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	179	173	168	162	157	153	167	100.23	3.22
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	192	192	189	184	178	173	191	98.83	2.25
Structured Securities (Complex)	725	720	708	682	655	628	719	98.58	2.68
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.41
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,010**	**2,981**	**2,943**	**2,888**	**2,832**	**2,776**	**2,959**	**99.46**	**1.59**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	21	21	21	21	21	21	21	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	3	2	3	100.00	5.28
Office Premises and Equipment	251	251	251	251	251	251	251	100.00	0.00
TOTAL REAL ASSETS, ETC.	**282**	**282**	**282**	**282**	**282**	**281**	**282**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	5	7	8	9	9	8			-10.35
Adjustable-Rate Servicing	1	1	1	1	1	1			-3.16
Float on Mortgages Serviced for Others	4	5	6	6	7	7			-15.02
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**10**	**13**	**15**	**16**	**17**	**17**			**-11.54**
OTHER ASSETS									
Purchased and Excess Servicing							10		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	268	268	268	268	268	268	268	100.00	0.00
Miscellaneous II							26		
Deposit Intangibles									
Retail CD Intangible	8	9	11	12	13	15			-13.33
Transaction Account Intangible	74	101	127	149	171	191			-19.05
MMDA Intangible	49	59	70	82	95	107			-16.27
Passbook Account Intangible	119	157	188	220	252	283			-16.87
Non-Interest-Bearing Account Intangible	23	36	47	59	69	79			-24.15
TOTAL OTHER ASSETS	**541**	**630**	**712**	**790**	**869**	**943**	**304**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-18		
TOTAL ASSETS	**14,531**	**14,443**	**14,279**	**14,045**	**13,787**	**13,518**	**13,831**	**103/100*** **	**1.39/2.02*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,128	4,110	4,091	4,073	4,055	4,037	4,111	99.51	0.45
Fixed-Rate Maturing in 13 Months or More	2,173	2,124	2,076	2,030	1,986	1,942	2,108	98.48	2.26
Variable-Rate	105	105	105	104	104	104	105	99.98	0.15
Demand									
Transaction Accounts	1,102	1,102	1,102	1,102	1,102	1,102	1,102	100/89*	0.00/2.47*
MMDAs	997	997	997	997	997	997	997	100/93*	0.00/1.24*
Passbook Accounts	1,644	1,644	1,644	1,644	1,644	1,644	1,644	100/89*	0.00/2.18*
Non-Interest-Bearing Accounts	540	540	540	540	540	540	540	100/91*	0.00/2.32*
TOTAL DEPOSITS	**10,690**	**10,621**	**10,555**	**10,490**	**10,427**	**10,366**	**10,607**	**100/95***	**0.62/1.44***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	594	589	584	578	573	568	588	99.24	0.90
Fixed-Rate Maturing in 37 Months or More	203	193	184	175	167	159	186	99.01	4.98
Variable-Rate	126	126	126	125	125	125	125	100.62	0.05
TOTAL BORROWINGS	**923**	**908**	**893**	**879**	**865**	**853**	**898**	**99.38**	**1.62**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	40	40	40	40	40	40	40	100.00	0.00
Other Escrow Accounts	18	17	17	16	16	15	19	86.23	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	102	102	102	102	102	102	102	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	22		
TOTAL OTHER LIABILITIES	**160**	**160**	**159**	**159**	**158**	**158**	**184**	**86.51**	**0.30**
Other Liabilities not Included Above									
Self-Valued	260	253	246	242	240	223	242	101.73	2.12
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**12,033**	**11,941**	**11,853**	**11,770**	**11,691**	**11,600**	**11,933**	**99/96****	**0.72/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	3	3	1	-2	-5	-8			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	0	0	-1	-1	-2			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2	2	1	-1	-3	-5			
Sell Mortgages and MBS	-4	-3	0	3	7	12			
Purchase Non-Mortgage Items	1	0	0	0	0	-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	2	3			
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	3	1	0	-1	-2	-4			
Self-Valued	1	1	1	1	1	1			
TOTAL OFF-BALANCE-SHEET POSITIONS	**6**	**5**	**3**	**0**	**-2**	**-5**			

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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	14,531	14,443	14,279	14,045	13,787	13,518	13,831	103/100***	1.39/2.02***
MINUS TOTAL LIABILITIES	12,033	11,941	11,853	11,770	11,691	11,600	11,933	99/96**	0.72/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	6	5	3	0	-2	-5			
TOTAL NET PORTFOLIO VALUE #	2,504	2,507	2,428	2,275	2,094	1,914	1,899	127.89	4.78

* 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	$15	$376	$503	$181	$113
WARM	277 mo	323 mo	323 mo	291 mo	263 mo
WAC	4.44%	5.64%	6.34%	7.35%	9.08%
Amount of these that is FHA or VA Guaranteed	$0	$1	$6	$2	$1
Securities Backed by Conventional Mortgages	$39	$42	$12	$5	$2
WARM	260 mo	266 mo	270 mo	235 mo	122 mo
Weighted Average Pass-Through Rate	4.19%	5.16%	6.15%	7.14%	9.19%
Securities Backed by FHA or VA Mortgages	$2	$17	$6	$4	$2
WARM	207 mo	312 mo	278 mo	247 mo	176 mo
Weighted Average Pass-Through Rate	4.51%	5.09%	6.17%	7.14%	8.81%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$168	$744	$602	$321	$156
WAC	4.65%	5.46%	6.38%	7.31%	8.85%
Mortgage Securities	$148	$97	$19	$4	$1
Weighted Average Pass-Through Rate	4.28%	5.21%	6.15%	7.22%	8.50%
WARM (of 15-Year Loans and Securities)	131 mo	152 mo	152 mo	130 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$50	$301	$269	$127	$71
WAC	4.56%	5.52%	6.39%	7.30%	8.78%
Mortgage Securities	$104	$26	$6	$0	$0
Weighted Average Pass-Through Rate	4.13%	5.22%	6.24%	7.46%	9.68%
WARM (of Balloon Loans and Securities)	59 mo	87 mo	73 mo	52 mo	48 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,532**

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ASSETS (continued)

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Report Prepared: 03/23/2006 2:46:00 PM

Reporting Dockets: 261
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Data as of: 03/22/2006

Amounts in Millions

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	$7	$14	$5	$0	$10
WAC	1.63%	4.58%	5.72%	5.80%	5.09%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$138	$918	$874	$35	$353
Weighted Average Margin	205 bp	243 bp	264 bp	143 bp	216 bp
WAC	6.62%	5.48%	5.61%	4.58%	5.61%
WARM	152 mo	259 mo	299 mo	198 mo	251 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	38 mo	3 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$2,354**

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	$24	$4	$0	$3
Weighted Average Distance from Lifetime Cap	34 bp	165 bp	146 bp	140 bp	191 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$17	$115	$29	$7	$23
Weighted Average Distance from Lifetime Cap	343 bp	334 bp	356 bp	305 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$95	$773	$809	$25	$282
Weighted Average Distance from Lifetime Cap	810 bp	600 bp	612 bp	817 bp	633 bp
Balances Without Lifetime Cap	$31	$20	$36	$2	$55
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$50	$826	$811	$10	$287
Weighted Average Periodic Rate Cap	128 bp	159 bp	219 bp	132 bp	181 bp
Balances Subject to Periodic Rate Floors	$39	$711	$676	$9	$241
MBS Included in ARM Balances	$32	$283	$70	$16	$35

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Reporting Dockets: 261
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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$92	$505
WARM	70 mo	190 mo
Remaining Term to Full Amortization	242 mo	
Rate Index Code	0	0
Margin	182 bp	223 bp
Reset Frequency	30 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$4	$24
Wghted Average Distance to Lifetime Cap	12 bp	63 bp
Fixed-Rate:		
Balances	$225	$432
WARM	52 mo	124 mo
Remaining Term to Full Amortization	238 mo	
WAC	6.66%	6.97%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$307	$257
WARM	26 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	141 bp	6.64%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$365	$266
WARM	136 mo	116 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	6.92%
Reset Frequency	7 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$196	$258
WARM	52 mo	40 mo
Margin in Column 1; WAC in Column 2	145 bp	7.16%
Reset Frequency	9 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$43	$401
WARM	25 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	56 bp	7.63%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$13	$58
Fixed Rate		
Remaining WAL <= 5 Years	$25	$78
Remaining WAL 5-10 Years	$8	$5
Remaining WAL Over 10 Years	$4	
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	$50	$142

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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	$149	$622	$431	$81	$33
WARM	175 mo	234 mo	283 mo	248 mo	157 mo
Weighted Average Servicing Fee	27 bp	26 bp	26 bp	27 bp	30 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	14 loans				
FHA/VA	1 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$89	$3
WARM (in months)	90 mo	131 mo
Weighted Average Servicing Fee	51 bp	49 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	**$1,408**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$453		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$259		
Zero-Coupon Securities	$13	4.51%	30 mo
Government & Agency Securities	$369	3.67%	31 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$788	3.88%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$167	4.70%	45 mo
Memo: Complex Securities (from supplemental reporting)	$719		

Total Cash, Deposits, and Securities	**$2,768**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 03/23/2006 2:46:00 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$76
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$53
Unrealized Gains (Losses)	$-7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$16
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$21
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$251
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-5
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10
Miscellaneous I	$268
Miscellaneous II	$26
TOTAL ASSETS	**$13,831**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$17
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$98
Mortgage-Related Mututal Funds	$162
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$71
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$108
Weighted Average Servicing Fee	29 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: 03/23/2006 2:46:01 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,028	$335	$61	$4
WAC	3.00%	2.65%	5.64%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,570	$990	$126	$5
WAC	3.59%	3.16%	4.51%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,064	$548	$4
WAC		3.74%	4.13%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$496	$2
WAC			4.26%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,220**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$67	$66	$21
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,188	$2,014	$1,001
Penalty in Months of Forgone Interest	3.15 mo	5.45 mo	5.16 mo
Balances in New Accounts	$201	$121	$32

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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All Reporting CMR
Report Prepared: 03/23/2006 2:46:01 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

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%	$26	$63	$2	2.57%
3.00 to 3.99%	$33	$116	$31	3.52%
4.00 to 4.99%	$162	$143	$104	4.42%
5.00 to 5.99%	$7	$29	$32	5.44%
6.00 to 6.99%	$0	$5	$13	6.35%
7.00 to 7.99%	$0	$3	$3	7.30%
8.00 to 8.99%	$0	$0	$0	8.48%
9.00 and Above	$0	$0	$0	12.00%
WARM	2 mo	18 mo	72 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$774**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$472
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 03/23/2006 2:46:01 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,102	0.88%	$38
Money Market Deposit Accounts (MMDAs)	$997	2.18%	$34
Passbook Accounts	$1,644	1.26%	$46
Non-Interest-Bearing Non-Maturity Deposits	$540		$16
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$32	0.09%	
Escrow for Mortgages Serviced for Others	$8	0.03%	
Other Escrows	$19	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$4,343		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$102		
Miscellaneous II	$22		
TOTAL LIABILITIES	**$11,933**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,900
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,833**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 03/23/2006 2:46:01 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

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		$4
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	11	$6
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$6
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	61	$33
1014	Opt commitment to orig 25- or 30-year FRMs	44	$44
1016	Opt commitment to orig "other" Mortgages	44	$29
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
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		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$4
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$12
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$28
2136	Commit/sell "other" Mortgage loans, svc released		$67
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	6	$2
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		$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	17	$5

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All Reporting CMR
Report Prepared: 03/23/2006 2:46:01 PM

Amounts in Millions

Reporting Dockets: 261
December 2005
Data as of: 03/22/2006

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2214	Firm commit/originate 25- or 30-year FRM loans	11	$6
2216	Firm commit/originate "other" Mortgage loans	15	$11
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$6
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$15
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$6
4002	Commit/purchase non-Mortgage financial assets	10	$12
4022	Commit/sell non-Mortgage financial assets		$1
9502	Fixed-rate construction loans in process	92	$107
9512	Adjustable-rate construction loans in process	40	$60

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 261**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:46:01 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
180	Consumer loans; loans on deposits		$3
183	Consumer loans; auto loans and leases		$2
184	Consumer loans; mobile home loans		$0
187	Consumer loans; recreational vehicles		$8
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	49	$105
220	Variable-rate FHLB advances	28	$107
299	Other variable-rate	9	$18
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 261**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:46:01 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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
121 - Complex Securities - M/V estimate	124	$719	$725	$720	$708	$682	$655	$628
123 - Mortgage Derivatives - M/V estimate	61	$191	$192	$192	$189	$184	$178	$173
129 - Mortgage-Related Mutual Funds - M/V estimate	20	$93	$94	$93	$93	$92	$90	$89
280 - FHLB putable advance-M/V estimate	19	$81	$87	$84	$82	$81	$81	$80
281 - FHLB convertible advance-M/V estimate	23	$111	$120	$116	$114	$112	$111	$96
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	$48	$51	$50	$48	$47	$46	$46
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1	$1	$1	$1	$1	$1	$1