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: 227** | **December 2008**

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	1,727	-290	-14 %	14.38 %	-175 bp
+200 bp	1,862	-155	-8 %	15.24 %	-88 bp
+100 bp	1,961	-56	-3 %	15.84 %	-29 bp
0 bp	2,017			16.13 %	
-100 bp	2,020	3	0 %	16.07 %	-6 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	16.13 %	17.27 %	17.93 %
Post-shock NPV Ratio	15.24 %	15.47 %	16.49 %
Sensitivity Measure: Decline in NPV Ratio	88 bp	180 bp	144 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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		Base Case						
	-100 bp	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	1,744	1,727	1,695	1,643	1,574	1,669	103.48	1.44
30-Year Mortgage Securities	178	176	173	168	162	172	102.43	1.46
15-Year Mortgages and MBS	1,994	1,976	1,936	1,883	1,822	1,913	103.29	1.47
Balloon Mortgages and MBS	838	833	822	809	793	824	101.10	0.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	105	105	105	104	103	107	97.88	0.40
7 Month to 2 Year Reset Frequency	617	615	610	604	597	613	100.26	0.63
2+ to 5 Year Reset Frequency	578	575	569	561	549	563	102.21	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	27	27	27	26	26	27	100.13	0.74
2 Month to 5 Year Reset Frequency	270	268	264	261	257	267	100.44	1.12
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	118	117	115	114	112	114	102.57	1.22
Adjustable-Rate, Fully Amortizing	435	431	426	422	417	422	102.16	0.97
Fixed-Rate, Balloon	317	308	300	292	284	290	106.46	2.74
Fixed-Rate, Fully Amortizing	571	545	519	496	475	507	107.40	4.76
Construction and Land Loans								
Adjustable-Rate	206	205	204	204	203	205	100.28	0.30
Fixed-Rate	270	265	259	254	249	265	99.90	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	276	276	275	274	273	274	100.56	0.25
Fixed-Rate	302	297	291	285	280	284	104.43	1.88
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	97	96	95	93	90	96	100.00	1.41
Accrued Interest Receivable	42	42	42	42	42	42	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	0	1	2	3	5			-86.86
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-9.95
TOTAL MORTGAGE LOANS AND SECURITIES	**8,989**	**8,886**	**8,730**	**8,539**	**8,315**	**8,655**	**102.67**	**1.46**

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	-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	191	191	190	189	188	190	100.24	0.44
Fixed-Rate	251	244	236	229	222	221	110.14	3.15
Consumer Loans								
Adjustable-Rate	47	47	47	47	47	52	90.52	0.23
Fixed-Rate	314	311	306	302	298	304	102.29	1.25
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-4	-4	-4	-4	-4	-4	0.00	1.60
Accrued Interest Receivable	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**808**	**797**	**784**	**771**	**759**	**772**	**103.23**	**1.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	438	438	438	438	438	438	100.00	0.00
Equities and All Mutual Funds	110	108	105	102	100	108	100.00	2.55
Zero-Coupon Securities	12	12	12	11	11	11	111.26	2.75
Government and Agency Securities	174	169	164	159	155	155	109.19	2.94
Term Fed Funds, Term Repos	681	680	678	676	673	675	100.73	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	108	105	101	98	94	104	100.22	3.56
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	196	193	185	178	172	198	97.64	2.75
Structured Securities (Complex)	402	398	388	376	360	400	99.32	1.69
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,122**	**2,102**	**2,071**	**2,038**	**2,004**	**2,089**	**100.63**	**1.21**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	48	48	48	48	48	48	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	2	3	100.00	6.80
Office Premises and Equipment	254	254	254	254	254	254	100.00	0.00
TOTAL REAL ASSETS, ETC.	**313**	**312**	**312**	**312**	**312**	**312**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3	3	4	5	5			-13.26
Adjustable-Rate Servicing	0	0	0	0	0			4.81
Float on Mortgages Serviced for Others	2	2	3	3	4			-12.91
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5**	**6**	**7**	**8**	**9**			**-12.59**
OTHER ASSETS								
Purchased and Excess Servicing						4		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	247	247	247	247	247	247	100.00	0.00
Miscellaneous II						42		
Deposit Intangibles								
Retail CD Intangible	9	9	11	12	13			-12.21
Transaction Account Intangible	19	41	62	83	103			-52.82
MMDA Intangible	21	33	44	54	64			-35.05
Passbook Account Intangible	36	63	90	116	139			-42.95
Non-Interest-Bearing Account Intangible	-1	13	25	37	48			-101.71
TOTAL OTHER ASSETS	**331**	**405**	**479**	**549**	**615**	**293**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-12		
TOTAL ASSETS	**12,568**	**12,507**	**12,381**	**12,217**	**12,013**	**12,109**	**103/102*** **	**0.74/1.35*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	4,366	4,361	4,345	4,329	4,314	4,297	101.48	0.25
Fixed-Rate Maturing in 13 Months or More	1,641	1,606	1,568	1,532	1,497	1,480	108.54	2.25
Variable-Rate	95	95	95	94	94	94	101.22	0.21
Demand								
Transaction Accounts	872	872	872	872	872	872	100/95*	0.00/2.59*
MMDAs	843	843	843	843	843	843	100/96*	0.00/1.42*
Passbook Accounts	1,163	1,163	1,163	1,163	1,163	1,163	100/95*	0.00/2.45*
Non-Interest-Bearing Accounts	527	527	527	527	527	527	100/98*	0.00/2.50*
TOTAL DEPOSITS	**9,507**	**9,467**	**9,413**	**9,361**	**9,311**	**9,276**	**102/100***	**0.50/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	492	487	483	478	474	478	102.07	0.96
Fixed-Rate Maturing in 37 Months or More	164	155	146	139	132	138	111.92	5.63
Variable-Rate	58	58	58	58	58	58	100.00	0.00
TOTAL BORROWINGS	**714**	**700**	**687**	**675**	**663**	**674**	**103.91**	**1.92**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	25	25	25	25	25	25	100.00	0.00
Other Escrow Accounts	2	2	2	2	2	2	93.03	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	87	87	87	87	87	87	100.00	0.00
Miscellaneous II	0	0	0	0	0	11		
TOTAL OTHER LIABILITIES	**114**	**114**	**114**	**114**	**114**	**125**	**91.09**	**0.05**
Other Liabilities not Included Above								
Self-Valued	215	210	206	203	195	198	105.86	2.13
Unamortized Yield Adjustments						3		
TOTAL LIABILITIES	**10,550**	**10,491**	**10,420**	**10,352**	**10,282**	**10,276**	**102/101****	**0.62/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	3	2	-1	-5	-9			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	-1			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	-2	-3			
Sell Mortgages and MBS	-1	-1	1	3	6			
Purchase Non-Mortgage Items	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	3	5			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3**	**1**	**0**	**-2**	**-4**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	12,568	12,507	12,381	12,217	12,013	12,109	103/102***	0.74/1.35***
MINUS TOTAL LIABILITIES	10,550	10,491	10,420	10,352	10,282	10,276	102/101**	0.62/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	3	1	0	-2	-4			
TOTAL NET PORTFOLIO VALUE #	2,020	2,017	1,961	1,862	1,727	1,833	110.04	1.47

* 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	$413	$911	$238	$92
WARM	285 mo	305 mo	319 mo	298 mo	268 mo
WAC	4.49%	5.65%	6.37%	7.32%	8.87%
Amount of these that is FHA or VA Guaranteed	$1	$7	$10	$1	$0
Securities Backed by Conventional Mortgages	$29	$84	$14	$3	$1
WARM	222 mo	176 mo	303 mo	301 mo	161 mo
Weighted Average Pass-Through Rate	4.12%	5.21%	6.09%	7.29%	8.97%
Securities Backed by FHA or VA Mortgages	$7	$18	$14	$2	$1
WARM	251 mo	280 mo	330 mo	219 mo	129 mo
Weighted Average Pass-Through Rate	4.58%	5.12%	6.30%	7.14%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$79	$546	$611	$271	$106
WAC	4.68%	5.50%	6.38%	7.32%	8.70%
Mortgage Securities	$142	$142	$14	$1	$0
Weighted Average Pass-Through Rate	4.46%	5.25%	6.06%	7.12%	8.27%
WARM (of 15-Year Loans and Securities)	105 mo	141 mo	153 mo	132 mo	102 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$17	$184	$304	$163	$59
WAC	4.65%	5.54%	6.40%	7.34%	8.77%
Mortgage Securities	$59	$34	$5	$0	$0
Weighted Average Pass-Through Rate	4.35%	5.23%	6.10%	7.45%	9.89%
WARM (of Balloon Loans and Securities)	53 mo	85 mo	79 mo	67 mo	54 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,577**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$3	$2	$0	$3
WAC	6.49%	6.44%	5.96%	0.00%	6.52%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$107	$610	$561	$27	$264
Weighted Average Margin	154 bp	257 bp	258 bp	152 bp	222 bp
WAC	5.35%	5.69%	6.06%	4.45%	6.34%
WARM	163 mo	256 mo	294 mo	211 mo	239 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	34 mo	1 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,577**

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	$13	$3	$0	$2
Weighted Average Distance from Lifetime Cap	142 bp	181 bp	183 bp	0 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3	$80	$52	$0	$25
Weighted Average Distance from Lifetime Cap	330 bp	346 bp	342 bp	291 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$83	$512	$481	$27	$205
Weighted Average Distance from Lifetime Cap	809 bp	600 bp	588 bp	722 bp	565 bp
Balances Without Lifetime Cap	$19	$8	$27	$0	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$40	$531	$504	$7	$188
Weighted Average Periodic Rate Cap	135 bp	176 bp	202 bp	199 bp	170 bp
Balances Subject to Periodic Rate Floors	$26	$403	$362	$2	$169
MBS Included in ARM Balances	$27	$181	$54	$20	$34

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$114	$422
WARM	72 mo	181 mo
Remaining Term to Full Amortization	265 mo	
Rate Index Code	0	0
Margin	180 bp	223 bp
Reset Frequency	34 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$12
Wghted Average Distance to Lifetime Cap	16 bp	43 bp
Fixed-Rate:		
Balances	$290	$507
WARM	42 mo	138 mo
Remaining Term to Full Amortization	255 mo	
WAC	7.10%	6.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$205	$265
WARM	24 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	134 bp	7.02%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$274	$284
WARM	131 mo	118 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	7.02%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$190	$221
WARM	50 mo	47 mo
Margin in Column 1; WAC in Column 2	132 bp	7.13%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$52	$304
WARM	154 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	51 bp	8.48%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$39
Fixed Rate		
Remaining WAL <= 5 Years	$25	$113
Remaining WAL 5-10 Years	$1	$16
Remaining WAL Over 10 Years	$3	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.89%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$30	$169

Amounts in Millions

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	$64	$313	$338	$61	$11
WARM	165 mo	218 mo	279 mo	232 mo	162 mo
Weighted Average Servicing Fee	30 bp	27 bp	27 bp	20 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	8 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$51	$1
WARM (in months)	246 mo	45 mo
Weighted Average Servicing Fee	24 bp	25 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	**$838**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$438		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$108		
Zero-Coupon Securities	$11	5.78%	34 mo
Government & Agency Securities	$155	4.13%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$675	1.73%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$104	4.61%	55 mo
Memo: Complex Securities (from supplemental reporting)	$400		

Total Cash, Deposits, and Securities	**$1,891**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$154
Accrued Interest Receivable	$42
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$11
Valuation Allowances	$58
Unrealized Gains (Losses)	$3

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$14
Unrealized Gains (Losses)	$-3

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$48
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$254
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$0
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4
Miscellaneous I	$247
Miscellaneous II	$42
TOTAL ASSETS	**$12,110**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$25
Mortgage-Related Mututal Funds	$83
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$98
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$86
Weighted Average Servicing Fee	21 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$1,172	$282	$49	$4
WAC	3.24%	4.70%	3.98%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,885	$769	$140	$5
WAC	3.20%	4.14%	4.28%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$806	$338	$2
WAC		3.82%	4.84%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$336	$1
WAC			4.57%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,777**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$129	$45	$19
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,570	$1,626	$691
Penalty in Months of Forgone Interest	3.08 mo	5.08 mo	4.86 mo
Balances in New Accounts	$331	$143	$26

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%	$119	$55	$7	1.51%
3.00 to 3.99%	$13	$122	$53	3.49%
4.00 to 4.99%	$6	$96	$44	4.47%
5.00 to 5.99%	$11	$52	$30	5.29%
6.00 to 6.99%	$0	$2	$3	6.21%
7.00 to 7.99%	$0	$0	$1	7.08%
8.00 to 8.99%	$0	$0	$0	8.50%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	78 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$616**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$350
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	$872	0.95%	$47
Money Market Deposit Accounts (MMDAs)	$843	1.86%	$54
Passbook Accounts	$1,163	1.25%	$22
Non-Interest-Bearing Non-Maturity Deposits	$527		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$21	0.11%	
Escrow for Mortgages Serviced for Others	$4	0.31%	
Other Escrows	$2	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,432		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$87		
Miscellaneous II	$11		
TOTAL LIABILITIES	**$10,276**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,834
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$12,110**

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		$0
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	9	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	8	$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	37	$22
1014	Opt commitment to orig 25- or 30-year FRMs	34	$79
1016	Opt commitment to orig "other" Mortgages	24	$12
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$15
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$27
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$5
2214	Firm commit/originate 25- or 30-year FRM loans	14	$16
2216	Firm commit/originate "other" Mortgage loans	10	$8
3034	Option to sell 25- or 30-year FRMs		$39
4002	Commit/purchase non-Mortgage financial assets	6	$16
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	76	$45

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	31	$21

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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		$7
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$4
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	41	$94
220	Variable-rate FHLB advances	17	$53
299	Other variable-rate		$5
300	Govt. & agency securities, fixed-coupon securities		$9
302	Govt. & agency securities, floating-rate securities		$0

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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	83	$400	$402	$398	$388	$376	$360
123 - Mortgage Derivatives - M/V estimate	46	$198	$196	$193	$185	$178	$172
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$39	$40	$39	$38	$37	$36
280 - FHLB putable advance-M/V estimate	15	$55	$62	$60	$58	$57	$56
281 - FHLB convertible advance-M/V estimate	21	$78	$82	$81	$80	$79	$78
282 - FHLB callable advance-M/V estimate		$21	$24	$23	$22	$22	$21
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	9	$44	$46	$46	$45	$44	$39