Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 72** | **December 2008**

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	4,015	-817	-17 %	8.07 %	-134 bp
+200 bp	4,470	-362	-7 %	8.86 %	-55 bp
+100 bp	4,743	-89	-2 %	9.30 %	-11 bp
0 bp	4,832			9.41 %	
-100 bp	4,711	-121	-3 %	9.15 %	-26 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	9.41 %	10.33 %	12.14 %
Post-shock NPV Ratio	8.86 %	8.94 %	11.00 %
Sensitivity Measure: Decline in NPV Ratio	55 bp	139 bp	114 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	8,247	8,159	7,984	7,701	7,345	7,927	102.92	1.61
30-Year Mortgage Securities	405	401	393	379	362	389	103.06	1.62
15-Year Mortgages and MBS	3,727	3,691	3,609	3,500	3,377	3,591	102.77	1.59
Balloon Mortgages and MBS	1,149	1,140	1,122	1,101	1,075	1,139	100.13	1.19
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	557	553	547	541	538	375	147.59	0.88
7 Month to 2 Year Reset Frequency	6,228	6,203	6,159	6,111	6,047	6,147	100.92	0.55
2+ to 5 Year Reset Frequency	5,071	5,039	4,978	4,894	4,745	4,940	102.00	0.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2	2	2	2	2	2	99.79	0.73
2 Month to 5 Year Reset Frequency	184	182	179	176	173	181	100.52	1.43
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,329	1,312	1,291	1,271	1,251	1,264	103.82	1.44
Adjustable-Rate, Fully Amortizing	1,784	1,770	1,750	1,731	1,712	1,732	102.20	0.94
Fixed-Rate, Balloon	834	806	778	751	726	761	105.86	3.49
Fixed-Rate, Fully Amortizing	867	825	785	749	716	780	105.71	4.98
Construction and Land Loans								
Adjustable-Rate	2,241	2,237	2,231	2,224	2,218	2,226	100.53	0.22
Fixed-Rate	494	488	480	472	464	486	100.30	1.43
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,146	4,139	4,128	4,118	4,107	4,120	100.46	0.21
Fixed-Rate	1,331	1,305	1,276	1,249	1,223	1,228	106.31	2.09
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,072	1,064	1,051	1,033	1,011	1,064	100.00	1.00
Accrued Interest Receivable	178	178	178	178	178	178	100.00	0.00
Advance for Taxes/Insurance	41	41	41	41	41	41	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	9	16	23			-87.49
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	1	1			-14.72
TOTAL MORTGAGE LOANS AND SECURITIES	**39,888**	**39,540**	**38,972**	**38,239**	**37,333**	**38,571**	**102.51**	**1.16**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,048	1,045	1,041	1,038	1,035	1,051	99.37	0.30
Fixed-Rate	575	552	529	508	489	497	110.90	4.12
Consumer Loans								
Adjustable-Rate	80	80	80	80	80	82	97.80	0.15
Fixed-Rate	461	456	450	445	439	456	100.00	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-12	-12	-11	-11	-11	-12	0.00	2.40
Accrued Interest Receivable	16	16	16	16	16	16	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,167**	**2,137**	**2,106**	**2,076**	**2,047**	**2,091**	**102.19**	**1.45**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,037	3,037	3,037	3,037	3,037	3,037	100.00	0.00
Equities and All Mutual Funds	73	72	70	69	68	73	98.44	1.70
Zero-Coupon Securities	3	3	3	3	2	2	126.65	8.40
Government and Agency Securities	367	363	358	353	348	348	104.26	1.22
Term Fed Funds, Term Repos	843	843	841	840	839	840	100.27	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	379	365	352	340	329	360	101.51	3.66
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,412	1,404	1,373	1,301	1,249	1,432	98.05	1.41
Structured Securities (Complex)	397	389	377	365	352	393	98.75	2.49
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,511**	**6,475**	**6,411**	**6,308**	**6,224**	**6,486**	**99.83**	**0.77**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	551	551	551	551	551	551	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	7	7	6	8	100.00	6.80
Office Premises and Equipment	435	435	435	435	435	435	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,001**	**1,000**	**1,000**	**999**	**999**	**1,000**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	103	111	134	178	223			-13.87
Adjustable-Rate Servicing	15	14	13	13	17			5.21
Float on Mortgages Serviced for Others	89	98	117	143	174			-13.89
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**207**	**223**	**264**	**334**	**414**			**-12.70**
OTHER ASSETS								
Purchased and Excess Servicing						219		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,352	1,352	1,352	1,352	1,352	1,352	100.00	0.00
Miscellaneous II						196		
Deposit Intangibles								
Retail CD Intangible	39	44	54	61	68			-17.73
Transaction Account Intangible	69	147	223	296	367			-52.59
MMDA Intangible	100	156	211	262	310			-35.50
Passbook Account Intangible	133	234	334	429	517			-42.93
Non-Interest-Bearing Account Intangible	-1	23	46	68	89			-101.69
TOTAL OTHER ASSETS	**1,692**	**1,956**	**2,221**	**2,468**	**2,703**	**1,766**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-14		
TOTAL ASSETS	**51,467**	**51,332**	**50,974**	**50,424**	**49,720**	**49,902**	**103/102***	**0.48/1.01***

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	18,717	18,696	18,637	18,578	18,521	18,433	101.43	0.21
Fixed-Rate Maturing in 13 Months or More	6,907	6,737	6,558	6,386	6,222	6,118	110.11	2.60
Variable-Rate	169	169	169	169	169	169	100.38	0.07
Demand								
Transaction Accounts	3,097	3,097	3,097	3,097	3,097	3,097	100/95*	0.00/2.62*
MMDAs	4,468	4,468	4,468	4,468	4,468	4,468	100/97*	0.00/1.28*
Passbook Accounts	4,565	4,565	4,565	4,565	4,565	4,565	100/95*	0.00/2.32*
Non-Interest-Bearing Accounts	969	969	969	969	969	969	100/98*	0.00/2.51*
TOTAL DEPOSITS	**38,894**	**38,702**	**38,464**	**38,234**	**38,012**	**37,820**	**102/101***	**0.56/1.26***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,693	2,669	2,646	2,622	2,599	2,624	101.74	0.89
Fixed-Rate Maturing in 37 Months or More	442	417	393	371	351	370	112.64	5.95
Variable-Rate	683	674	667	661	656	627	107.48	1.18
TOTAL BORROWINGS	**3,819**	**3,760**	**3,706**	**3,654**	**3,606**	**3,621**	**103.85**	**1.50**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	382	382	382	382	382	382	100.00	0.00
Other Escrow Accounts	167	162	157	152	148	172	94.11	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	618	618	618	618	618	618	100.00	0.00
Miscellaneous II	0	0	0	0	0	112		
TOTAL OTHER LIABILITIES	**1,168**	**1,163**	**1,158**	**1,153**	**1,149**	**1,285**	**90.47**	**0.44**
Other Liabilities not Included Above								
Self-Valued	2,970	2,891	2,822	2,769	2,726	2,698	107.17	2.55
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**46,851**	**46,516**	**46,149**	**45,810**	**45,493**	**45,422**	**102/101****	**0.75/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	124	59	-132	-383	-630			
ARMs	1	0	-1	-2	-4			
Other Mortgages	5	0	-6	-12	-17			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	38	12	-41	-140	-240			
Sell Mortgages and MBS	-112	-37	135	421	694			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-2	-1	-1	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	0	1	1			
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	2	0	-7	-13	-19			
Self-Valued	39	-17	-28	-13	5			
TOTAL OFF-BALANCE-SHEET POSITIONS	**95**	**15**	**-81**	**-144**	**-213**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	51,467	51,332	50,974	50,424	49,720	49,902	103/102***	0.48/1.01***
MINUS TOTAL LIABILITIES	46,851	46,516	46,149	45,810	45,493	45,422	102/101**	0.75/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	95	15	-81	-144	-213			
TOTAL NET PORTFOLIO VALUE #	4,711	4,832	4,743	4,470	4,015	4,479	107.87	-0.33

* 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

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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	$396	$3,887	$3,105	$459	$80
WARM	305 mo	322 mo	329 mo	308 mo	251 mo
WAC	4.52%	5.60%	6.39%	7.33%	8.60%
Amount of these that is FHA or VA Guaranteed	$0	$15	$23	$1	$0
Securities Backed by Conventional Mortgages	$81	$82	$116	$9	$2
WARM	251 mo	255 mo	336 mo	275 mo	206 mo
Weighted Average Pass-Through Rate	4.57%	5.20%	6.08%	7.23%	8.15%
Securities Backed by FHA or VA Mortgages	$4	$79	$15	$1	$0
WARM	303 mo	323 mo	329 mo	226 mo	130 mo
Weighted Average Pass-Through Rate	4.50%	5.26%	6.06%	7.15%	9.07%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$630	$1,759	$610	$146	$41
WAC	4.73%	5.43%	6.34%	7.32%	8.58%
Mortgage Securities	$81	$248	$75	$2	$0
Weighted Average Pass-Through Rate	4.40%	5.31%	6.03%	7.46%	8.34%
WARM (of 15-Year Loans and Securities)	123 mo	140 mo	137 mo	120 mo	93 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$116	$456	$399	$105	$24
WAC	4.08%	5.31%	6.38%	7.27%	8.42%
Mortgage Securities	$10	$17	$12	$0	$0
Weighted Average Pass-Through Rate	4.61%	5.41%	6.44%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	40 mo	61 mo	79 mo	75 mo	42 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$13,046**

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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	$185	$20	$0	$0
WAC	6.13%	5.20%	5.78%	0.00%	7.62%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$374	$5,961	$4,920	$2	$181
Weighted Average Margin	259 bp	287 bp	262 bp	129 bp	177 bp
WAC	5.18%	5.77%	5.58%	4.62%	6.15%
WARM	242 mo	309 mo	329 mo	158 mo	241 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	39 mo	1 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$11,645**

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	$10	$14	$9	$0	$0
Weighted Average Distance from Lifetime Cap	149 bp	102 bp	122 bp	0 bp	116 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$179	$53	$0	$8
Weighted Average Distance from Lifetime Cap	359 bp	352 bp	375 bp	287 bp	343 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$348	$5,937	$4,780	$2	$169
Weighted Average Distance from Lifetime Cap	6,612 bp	599 bp	622 bp	823 bp	587 bp
Balances Without Lifetime Cap	$16	$16	$98	$0	$4
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$276	$6,044	$4,791	$1	$150
Weighted Average Periodic Rate Cap	287 bp	280 bp	384 bp	199 bp	169 bp
Balances Subject to Periodic Rate Floors	$276	$6,005	$4,770	$1	$164
MBS Included in ARM Balances	$276	$879	$977	$2	$12

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,264	$1,732
WARM	86 mo	178 mo
Remaining Term to Full Amortization	259 mo	
Rate Index Code	0	0
Margin	251 bp	261 bp
Reset Frequency	43 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$35	$26
Wghted Average Distance to Lifetime Cap	191 bp	129 bp
Fixed-Rate:		
Balances	$761	$780
WARM	53 mo	153 mo
Remaining Term to Full Amortization	279 mo	
WAC	6.64%	6.61%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,226	$486
WARM	16 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	134 bp	6.88%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,120	$1,228
WARM	171 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	30 bp	7.69%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,051	$497
WARM	62 mo	60 mo
Margin in Column 1; WAC in Column 2	100 bp	6.60%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$82	$456
WARM	37 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	156 bp	7.93%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$221
Fixed Rate		
Remaining WAL <= 5 Years	$381	$755
Remaining WAL 5-10 Years	$4	$12
Remaining WAL Over 10 Years	$28	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$423	$988

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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	$1,401	$11,896	$11,114	$1,484	$214
WARM	137 mo	270 mo	319 mo	315 mo	280 mo
Weighted Average Servicing Fee	31 bp	30 bp	29 bp	29 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	196 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,393	$2	Total # of Adjustable-Rate Loans Serviced	17 loans
WARM (in months)	326 mo	132 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	46 bp		

Total Balances of Mortgage Loans Serviced for Others **$29,504**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,037		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$72		
Zero-Coupon Securities	$2	5.02%	101 mo
Government & Agency Securities	$348	3.56%	18 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$840	1.00%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$360	4.91%	62 mo
Memo: Complex Securities (from supplemental reporting)	$393		

Total Cash, Deposits, and Securities **$5,053**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,751
Accrued Interest Receivable	$178
Advances for Taxes and Insurance	$41
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$687
Unrealized Gains (Losses)	$18

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$25
Accrued Interest Receivable	$16
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$37
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$6
Repossessed Assets	$551
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$8
Office Premises and Equipment	$435
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-30
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$219
Miscellaneous I	$1,352
Miscellaneous II	$196
TOTAL ASSETS	**$49,879**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$7
Mortgage-Related Mututal Funds	$64
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$197
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$82
Weighted Average Servicing Fee	24 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
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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	$5,660	$1,335	$220	$34
WAC	3.37%	4.71%	3.90%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$7,984	$2,736	$498	$78
WAC	3.64%	4.05%	4.08%	
WARM	6 mo	9 mo	7 mo	
Balances Maturing in 13 to 36 Months		$2,635	$1,441	$23
WAC		3.80%	4.74%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$2,042	$7
WAC			4.93%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$24,551**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,343	$229	$72
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,507	$4,884	$3,863
Penalty in Months of Forgone Interest	3.45 mo	6.04 mo	7.59 mo
Balances in New Accounts	$2,108	$435	$322

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%	$701	$38	$34	0.93%
3.00 to 3.99%	$9	$1,258	$76	3.28%
4.00 to 4.99%	$2	$423	$178	4.50%
5.00 to 5.99%	$12	$175	$62	5.42%
6.00 to 6.99%	$0	$5	$14	6.26%
7.00 to 7.99%	$0	$1	$6	7.38%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	15 mo	83 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,994**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,494
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	$3,097	1.01%	$126
Money Market Deposit Accounts (MMDAs)	$4,468	1.97%	$476
Passbook Accounts	$4,565	1.49%	$196
Non-Interest-Bearing Non-Maturity Deposits	$969		$57
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$178	0.01%	
Escrow for Mortgages Serviced for Others	$204	0.01%	
Other Escrows	$172	0.34%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,655		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$618		
Miscellaneous II	$112		
TOTAL LIABILITIES	**$45,422**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,457
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$49,879**

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		$25
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	$41
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$78
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	29	$672
1014	Opt commitment to orig 25- or 30-year FRMs	34	$5,465
1016	Opt commitment to orig "other" Mortgages	18	$155
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$141
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$1,048
2054	Commit/purchase 25- to 30-year FRM MBS		$1,858
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$43
2074	Commit/sell 25- or 30-yr FRM MBS		$4,060
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$45
2136	Commit/sell "other" Mortgage loans, svc released		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$51
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$51
2214	Firm commit/originate 25- or 30-year FRM loans	10	$14
2216	Firm commit/originate "other" Mortgage loans	9	$20
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$9
3074	Short option to sell 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets		$13
4022	Commit/sell non-Mortgage financial assets		$1

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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
5004	IR swap: pay fixed, receive 3-month LIBOR		$3
5044	IR swap: pay the prime rate, receive fixed		$0
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
9502	Fixed-rate construction loans in process	40	$630
9512	Adjustable-rate construction loans in process	30	$111

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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
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$63
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
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		$12
120	Other investment securities, fixed-coupon securities		$45
122	Other investment securities, floating-rate securities		$15
130	Construction and land loans (adj-rate)		$9
150	Commercial loans (adj-rate)		$34
200	Variable-rate, fixed-maturity CDs	20	$169
220	Variable-rate FHLB advances	10	$100
299	Other variable-rate	6	$527
300	Govt. & agency securities, fixed-coupon securities		$2

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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	39	$393	$397	$389	$377	$365	$352
123 - Mortgage Derivatives - M/V estimate	18	$1,432	$1,412	$1,404	$1,373	$1,301	$1,249
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$50	$49	$48	$48	$47	$47
280 - FHLB putable advance-M/V estimate	14	$483	$522	$510	$499	$491	$483
281 - FHLB convertible advance-M/V estimate	15	$1,297	$1,447	$1,399	$1,361	$1,331	$1,309
282 - FHLB callable advance-M/V estimate		$187	$223	$210	$201	$194	$189
290 - Other structured borrowings - M/V estimate		$731	$778	$772	$762	$753	$745
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2,116	$39	$-17	$-28	$-13	$5