

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: 260

June 2006

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	1,833	-578	-24 %	13.82 %	-334 bp
+200 bp	2,034	-376	-16 %	15.03 %	-212 bp
+100 bp	2,229	-181	-8 %	16.16 %	-100 bp
0 bp	2,411			17.16 %	
-100 bp	2,540	130	+5 %	17.82 %	+66 bp
-200 bp	2,590	179	+7 %	18.00 %	+85 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	17.16 %	17.30 %	17.33 %
Post-shock NPV Ratio	15.03 %	15.34 %	15.77 %
Sensitivity Measure: Decline in NPV Ratio	212 bp	196 bp	156 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. 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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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

	Base Case								
	-200 bp	-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	1,297	1,279	1,234	1,175	1,115	1,058	1,254	98.40	4.24
30-Year Mortgage Securities	131	128	122	116	111	105	128	95.72	4.70
15-Year Mortgages and MBS	2,354	2,303	2,230	2,147	2,062	1,979	2,257	98.83	3.50
Balloon Mortgages and MBS	964	948	929	907	881	853	948	98.03	2.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	195	195	194	193	192	190	192	100.85	0.41
7 Month to 2 Year Reset Frequency	865	858	847	831	812	790	855	98.98	1.60
2+ to 5 Year Reset Frequency	878	863	844	823	799	773	851	99.22	2.38
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	25	25	25	24	24	24	25	99.49	0.84
2 Month to 5 Year Reset Frequency	361	356	351	344	335	326	360	97.29	1.82
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	101	100	100	99	98	97	101	98.49	0.79
Adjustable-Rate, Fully Amortizing	456	452	448	444	440	435	454	98.71	0.84
Fixed-Rate, Balloon	299	289	280	271	263	255	281	99.52	3.20
Fixed-Rate, Fully Amortizing	487	465	444	425	408	392	443	100.33	4.43
Construction and Land Loans									
Adjustable-Rate	315	314	314	313	312	312	314	99.80	0.20
Fixed-Rate	290	284	278	272	267	262	282	98.72	2.05
Second-Mortgage Loans and Securities									
Adjustable-Rate	326	326	325	325	324	324	323	100.63	0.12
Fixed-Rate	280	274	269	264	259	254	273	98.49	1.95
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	16	16	16	15	14	14	16	100.00	3.57
Accrued Interest Receivable	43	43	43	43	43	43	43	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	4	7	9	11	13	15			-25.34
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-79.17
TOTAL MORTGAGE LOANS AND SECURITIES	9,689	9,527	9,302	9,044	8,773	8,501	9,401	98.95	2.59

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	-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	213	212	211	210	210	209	212	99.55	0.34
Fixed-Rate	293	286	278	271	265	258	284	97.98	2.60
Consumer Loans									
Adjustable-Rate	37	37	37	37	37	37	37	99.69	0.08
Fixed-Rate	429	423	417	411	405	400	421	98.98	1.43
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-10	-10	-9	-9	-9	-9	-9	0.00	1.26
Accrued Interest Receivable	9	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	971	957	943	929	916	903	954	98.83	1.47
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	429	429	429	429	429	429	429	100.00	0.00
Equities and All Mutual Funds	262	257	251	245	237	229	251	100.00	2.49
Zero-Coupon Securities	10	9	9	9	8	8	9	100.41	3.58
Government and Agency Securities	394	385	376	368	361	354	383	98.30	2.17
Term Fed Funds, Term Repos	722	720	717	715	712	710	720	99.66	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	151	145	140	135	130	126	145	96.64	3.66
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	187	186	181	175	170	165	185	98.19	2.82
Structured Securities (Complex)	678	669	655	628	604	580	673	97.37	3.11
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.71
TOTAL CASH, DEPOSITS, AND SECURITIES	2,832	2,800	2,759	2,704	2,652	2,600	2,794	98.75	1.73

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	20	20	20	20	20	20	20	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	3	3	3	4	100.00	6.80
Office Premises and Equipment	262	262	262	262	262	262	262	100.00	0.00
TOTAL REAL ASSETS, ETC.	292	292	292	291	291	291	292	100.00	0.09
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	5	6	7	7	7	7			-5.50
Adjustable-Rate Servicing	1	1	1	1	1	1			-3.40
Float on Mortgages Serviced for Others	3	4	5	6	6	6			-13.10
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	9	11	13	14	14	14			-8.36
OTHER ASSETS									
Purchased and Excess Servicing							8		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	260	260	260	260	260	260	260	100.00	0.00
Miscellaneous II							30		
Deposit Intangibles									
Retail CD Intangible	13	14	16	17	18	19			-8.19
Transaction Account Intangible	92	117	138	158	178	197			-14.83
MMDA Intangible	50	59	69	80	91	102			-14.82
Passbook Account Intangible	142	171	200	230	259	286			-14.72
Non-Interest-Bearing Account Intangible	35	48	59	70	81	91			-19.18
TOTAL OTHER ASSETS	593	669	742	815	886	954	297		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-34		
TOTAL ASSETS	14,386	14,256	14,051	13,797	13,533	13,264	13,704	103/99***	1.63/2.23***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,503	4,482	4,462	4,442	4,421	4,401	4,487	99.43	0.46
Fixed-Rate Maturing in 13 Months or More	1,889	1,847	1,807	1,769	1,731	1,695	1,858	97.29	2.18
Variable-Rate	105	105	105	104	104	104	105	99.99	0.17
Demand									
Transaction Accounts	1,053	1,053	1,053	1,053	1,053	1,053	1,053	100/87*	0.00/2.24*
MMDAs	896	896	896	896	896	896	896	100/92*	0.00/1.24*
Passbook Accounts	1,543	1,543	1,543	1,543	1,543	1,543	1,543	100/87*	0.00/2.20*
Non-Interest-Bearing Accounts	558	558	558	558	558	558	558	100/89*	0.00/2.28*
TOTAL DEPOSITS	10,546	10,484	10,423	10,364	10,306	10,250	10,499	99/95*	0.58/1.34*
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	574	569	563	558	553	548	570	98.74	0.92
Fixed-Rate Maturing in 37 Months or More	192	182	173	165	157	150	182	95.50	5.05
Variable-Rate	120	120	120	120	120	120	119	100.56	0.03
TOTAL BORROWINGS	886	871	857	843	830	818	871	98.32	1.63
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	43	43	43	43	43	43	43	100.00	0.00
Other Escrow Accounts	10	10	9	9	9	9	11	84.47	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	100	100	100	100	100	100	100	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	18		
TOTAL OTHER LIABILITIES	154	153	153	153	153	152	173	88.43	0.17
Other Liabilities not Included Above									
Self-Valued	215	210	206	204	203	202	206	100.15	1.35
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	11,800	11,718	11,639	11,564	11,492	11,422	11,750	99/95**	0.66/1.35**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	2	0	-3	-6	-9			
ARMs	0	0	0	0	0	-1			
Other Mortgages	1	1	0	-1	-2	-3			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2	0	-2	-4	-6	-9			
Sell Mortgages and MBS	-4	-3	0	4	9	14			
Purchase Non-Mortgage Items	1	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0	1			
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	0	0	1			
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	2	1	0	-1	-2	-3			
Self-Valued	1	1	1	1	1	1			
TOTAL OFF-BALANCE-SHEET POSITIONS	4	2	-1	-4	-7	-9			

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	Base Case								
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	14,386	14,256	14,051	13,797	13,533	13,264	13,704	103/99***	1.63/2.23***
MINUS TOTAL LIABILITIES	11,800	11,718	11,639	11,564	11,492	11,422	11,750	99/95**	0.66/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	4	2	-1	-4	-7	-9			
TOTAL NET PORTFOLIO VALUE #	2,590	2,540	2,411	2,229	2,034	1,833	1,954	123.35	6.45

* 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 Subsidiaries

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	\$12	\$372	\$586	\$186	\$97
WARM	287 mo	319 mo	325 mo	293 mo	256 mo
WAC	4.43%	5.64%	6.36%	7.34%	9.05%
Amount of these that is FHA or VA Guaranteed	\$0	\$0	\$6	\$2	\$1
Securities Backed by Conventional Mortgages	\$38	\$40	\$12	\$4	\$3
WARM	256 mo	270 mo	272 mo	246 mo	107 mo
Weighted Average Pass-Through Rate	4.25%	5.14%	6.14%	7.15%	9.75%
Securities Backed by FHA or VA Mortgages	\$2	\$19	\$6	\$3	\$1
WARM	202 mo	286 mo	274 mo	243 mo	171 mo
Weighted Average Pass-Through Rate	4.51%	5.09%	6.16%	7.14%	8.84%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	\$148	\$715	\$643	\$314	\$166
WAC	4.67%	5.48%	6.38%	7.32%	8.83%
Mortgage Securities	\$147	\$101	\$20	\$3	\$1
Weighted Average Pass-Through Rate	4.27%	5.22%	6.16%	7.20%	8.46%
WARM (of 15-Year Loans and Securities)	126 mo	148 mo	154 mo	129 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	\$33	\$275	\$283	\$146	\$79
WAC	4.66%	5.53%	6.39%	7.32%	9.04%
Mortgage Securities	\$101	\$25	\$5	\$0	\$0
Weighted Average Pass-Through Rate	4.15%	5.21%	6.27%	7.46%	9.68%
WARM (of Balloon Loans and Securities)	50 mo	84 mo	73 mo	48 mo	54 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities

\$4,586

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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	\$9	\$13	\$8	\$0	\$8
WAC	2.10%	4.95%	6.09%	5.82%	5.73%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$184	\$843	\$843	\$25	\$352
Weighted Average Margin	196 bp	245 bp	266 bp	130 bp	242 bp
WAC	6.88%	5.87%	5.78%	4.92%	5.78%
WARM	147 mo	256 mo	301 mo	185 mo	250 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	36 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					\$2,284

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	\$4	\$33	\$5	\$0	\$4
Weighted Average Distance from Lifetime Cap	110 bp	146 bp	163 bp	153 bp	191 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$19	\$154	\$30	\$1	\$23
Weighted Average Distance from Lifetime Cap	327 bp	348 bp	349 bp	314 bp	357 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$124	\$642	\$780	\$23	\$299
Weighted Average Distance from Lifetime Cap	769 bp	585 bp	606 bp	773 bp	613 bp
Balances Without Lifetime Cap	\$45	\$27	\$36	\$1	\$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$62	\$758	\$772	\$3	\$284
Weighted Average Periodic Rate Cap	136 bp	160 bp	219 bp	195 bp	178 bp
Balances Subject to Periodic Rate Floors	\$54	\$656	\$678	\$2	\$258
MBS Included in ARM Balances	\$63	\$274	\$61	\$22	\$42

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$101	\$454
WARM	57 mo	190 mo
Remaining Term to Full Amortization	265 mo	
Rate Index Code	0	0
Margin	149 bp	232 bp
Reset Frequency	21 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$4	\$30
Wghted Average Distance to Lifetime Cap	10 bp	73 bp
Fixed-Rate:		
Balances	\$281	\$443
WARM	51 mo	126 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.87%	6.98%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$314	\$282
WARM	31 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	7.03%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$323	\$273
WARM	136 mo	117 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	68 bp	6.98%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$212	\$284
WARM	51 mo	38 mo
Margin in Column 1; WAC in Column 2	143 bp	7.46%
Reset Frequency	11 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$37	\$421
WARM	25 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	20 bp	7.88%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$8	\$59
Fixed Rate		
Remaining WAL <= 5 Years	\$19	\$74
Remaining WAL 5-10 Years	\$6	\$10
Remaining WAL Over 10 Years	\$9	
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	\$42	\$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	\$111	\$490	\$371	\$81	\$29
WARM	178 mo	235 mo	283 mo	226 mo	175 mo
Weighted Average Servicing Fee	28 bp	26 bp	26 bp	24 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	12 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

Index on Serviced Loan

Current Market	Lagging Market
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Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	\$67	\$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	74 mo	132 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	50 bp	48 bp		

Total Balances of Mortgage Loans Serviced for Others	\$1,153
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CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$429		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$251		
Zero-Coupon Securities	\$9	5.32%	45 mo
Government & Agency Securities	\$383	4.02%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$720	4.74%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$145	4.84%	57 mo
Memo: Complex Securities (from supplemental reporting)	\$673		

Total Cash, Deposits, and Securities	\$2,609
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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$69	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$11
Accrued Interest Receivable	\$43	Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$7
Advances for Taxes and Insurance	\$2	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$7	Equity Securities and Non-Mortgage-Related Mutual Funds	\$85
Valuation Allowances	\$53	Mortgage-Related Mututal Funds	\$166
Unrealized Gains (Losses)	\$-16	Mortgage Loans Serviced by Others:	
ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES		Fixed-Rate Mortgage Loans Serviced	\$76
Nonperforming Loans	\$9	Weighted Average Servicing Fee	33 bp
Accrued Interest Receivable	\$9	Adjustable-Rate Mortgage Loans Serviced	\$111
Less: Unamortized Yield Adjustments	\$1	Weighted Average Servicing Fee	29 bp
Valuation Allowances	\$19	Credit-Card Balances Expected to Pay Off in Grace Period	\$1
Unrealized Gains (Losses)	\$-1		
OTHER ITEMS			
Real Estate Held for Investment	\$6		
Reposessed Assets	\$20		
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$4		
Office Premises and Equipment	\$262		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$-9		
Less: Unamortized Yield Adjustments	\$0		
Valuation Allowances	\$0		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$8		
Miscellaneous I	\$260		
Miscellaneous II	\$30		
TOTAL ASSETS	\$13,704		

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < \$100 Mil
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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	\$1,037	\$356	\$50	\$3
WAC	3.78%	3.09%	4.47%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$1,814	\$1,060	\$170	\$11
WAC	4.37%	3.76%	4.47%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$925	\$500	\$5
WAC		4.24%	4.02%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			\$433	\$2
WAC			4.48%	
WARM			50 mo	

Total Fixed-Rate, Fixed Maturity Deposits:	\$6,345
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MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$64	\$57	\$24
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$2,403	\$2,026	\$914
Penalty in Months of Forgone Interest	3.12 mo	5.67 mo	5.75 mo
Balances in New Accounts	\$248	\$90	\$20

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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			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$11	\$42	\$2	2.69%
3.00 to 3.99%	\$13	\$102	\$16	3.50%
4.00 to 4.99%	\$51	\$101	\$99	4.56%
5.00 to 5.99%	\$126	\$117	\$50	5.37%
6.00 to 6.99%	\$0	\$5	\$10	6.39%
7.00 to 7.99%	\$0	\$3	\$4	7.24%
8.00 to 8.99%	\$0	\$0	\$0	8.48%
9.00 and Above	\$0	\$0	\$0	12.00%

WARM	2 mo	17 mo	75 mo	
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Total Fixed-Rate, Fixed-Maturity Borrowings	\$752
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MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$430
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	\$1,053	1.08%	\$31
Money Market Deposit Accounts (MMDAs)	\$896	2.65%	\$31
Passbook Accounts	\$1,543	1.34%	\$21
Non-Interest-Bearing Non-Maturity Deposits	\$558		\$21
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$37	0.09%	
Escrow for Mortgages Serviced for Others	\$6	0.03%	
Other Escrows	\$11	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$4,104		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$100		
Miscellaneous II	\$18		

TOTAL LIABILITIES	\$11,750
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MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$0
EQUITY CAPITAL	\$1,955

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	\$13,705
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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		\$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		\$3
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	\$10
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	\$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	59	\$31
1014	Opt commitment to orig 25- or 30-year FRMs	45	\$43
1016	Opt commitment to orig "other" Mortgages	46	\$44
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		\$5
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		\$1
2016	Commit/purchase "other" Mortgage loans, svc retained		\$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		\$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	\$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$14
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		\$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	\$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released	16	\$46
2136	Commit/sell "other" Mortgage loans, svc released		\$44
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 Ins		\$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 Ins		\$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	\$5
2214	Firm commit/originate 25- or 30-year FRM loans	13	\$10
2216	Firm commit/originate "other" Mortgage loans	10	\$10

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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
3032	Option to sell 10-, 15-, or 20-year FRMs		\$0
3034	Option to sell 25- or 30-year FRMs		\$9
3036	Option to sell "other" Mortgages		\$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$0
3074	Short option to sell 25- or 30-yr FRMs		\$5
4002	Commit/purchase non-Mortgage financial assets	11	\$16
4022	Commit/sell non-Mortgage financial assets		\$5
9502	Fixed-rate construction loans in process	96	\$94
9512	Adjustable-rate construction loans in process	42	\$49

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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		\$10
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		\$8
180	Consumer loans; loans on deposits		\$2
183	Consumer loans; auto loans and leases		\$1
184	Consumer loans; mobile home loans		\$0
189	Consumer loans; other		\$0
200	Variable-rate, fixed-maturity CDs	49	\$105
220	Variable-rate FHLB advances	32	\$102
299	Other variable-rate	9	\$17
300	Govt. & agency securities, fixed-coupon securities		\$7
302	Govt. & agency securities, floating-rate securities		\$2

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	122	\$673	\$678	\$669	\$655	\$628	\$604	\$580
123 - Mortgage Derivatives - M/V estimate	60	\$186	\$187	\$186	\$181	\$175	\$170	\$165
129 - Mortgage-Related Mutual Funds - M/V estimate	20	\$99	\$101	\$100	\$99	\$98	\$97	\$95
280 - FHLB putable advance-M/V estimate	17	\$59	\$61	\$60	\$59	\$58	\$58	\$57
281 - FHLB convertible advance-M/V estimate	22	\$94	\$98	\$97	\$95	\$95	\$95	\$95
282 - FHLB callable advance-M/V estimate		\$1	\$1	\$1	\$1	\$1	\$1	\$1
289 - Other FHLB structured advances - M/V estimate	8	\$45	\$47	\$46	\$45	\$44	\$43	\$43
290 - Other structured borrowings - M/V estimate		\$7	\$7	\$7	\$7	\$6	\$6	\$6
500 - Other OBS Positions w/o contract code or exceeds 16 positions		\$1	\$1	\$1	\$1	\$1	\$1	\$1