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: 200** | **September 2010**

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	1,744	-329	-16 %	15.73 %	-212 bp
+200 bp	1,893	-180	-9 %	16.75 %	-110 bp
+100 bp	2,007	-66	-3 %	17.48 %	-36 bp
0 bp	2,073			17.84 %	
-100 bp	2,099	26	+1 %	17.95 %	+11 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	17.84 %	18.18 %	17.92 %
Post-shock NPV Ratio	16.75 %	17.32 %	16.90 %
Sensitivity Measure: Decline in NPV Ratio	110 bp	86 bp	102 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	1,884	1,861	1,800	1,717	1,623	1,746	106.59	2.26
30-Year Mortgage Securities	162	159	153	145	137	150	105.86	2.94
15-Year Mortgages and MBS	1,692	1,676	1,637	1,587	1,532	1,571	106.69	1.66
Balloon Mortgages and MBS	795	794	790	784	773	731	108.64	0.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	74	74	74	73	73	71	103.95	0.52
7 Month to 2 Year Reset Frequency	590	590	586	581	574	564	104.60	0.35
2+ to 5 Year Reset Frequency	393	391	389	387	381	373	105.03	0.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	20	20	19	19	19	19	103.89	0.77
2 Month to 5 Year Reset Frequency	234	232	229	225	222	226	102.83	1.14
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	105	104	103	101	100	102	102.60	1.19
Adjustable-Rate, Fully Amortizing	338	336	333	329	326	332	101.41	0.83
Fixed-Rate, Balloon	332	324	315	306	297	296	109.48	2.59
Fixed-Rate, Fully Amortizing	457	436	415	396	379	381	114.49	4.75
Construction and Land Loans								
Adjustable-Rate	76	76	76	76	75	76	99.64	0.23
Fixed-Rate	185	181	176	171	167	183	98.62	2.46
Second-Mortgage Loans and Securities								
Adjustable-Rate	241	240	240	239	238	240	100.18	0.22
Fixed-Rate	205	202	198	194	190	191	105.81	1.77
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	136	135	132	130	126	135	100.00	1.40
Accrued Interest Receivable	36	36	36	36	36	36	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	1	3	5	6	8			-57.22
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-22.23
TOTAL MORTGAGE LOANS AND SECURITIES	**7,959**	**7,873**	**7,706**	**7,504**	**7,279**	**7,425**	**106.03**	**1.60**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	113	112	112	111	111	113	99.41	0.35
Fixed-Rate	235	229	222	215	208	215	106.70	2.91
Consumer Loans								
Adjustable-Rate	9	9	9	9	9	9	98.60	0.15
Fixed-Rate	250	248	245	241	238	242	102.54	1.08
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	0	0	0	0	0	0	0.00	7.33
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**612**	**604**	**593**	**582**	**572**	**584**	**103.37**	**1.61**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	395	395	395	395	395	395	100.00	0.00
Equities and All Mutual Funds	94	92	90	87	85	92	100.00	2.49
Zero-Coupon Securities	8	8	8	8	7	7	106.05	1.20
Government and Agency Securities	169	163	156	150	145	156	104.04	3.78
Term Fed Funds, Term Repos	1,058	1,057	1,053	1,049	1,045	1,052	100.43	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	145	138	132	126	120	132	104.66	4.83
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	206	205	200	193	186	206	99.52	1.49
Structured Securities (Complex)	357	352	342	328	310	349	101.01	2.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,432**	**2,409**	**2,374**	**2,335**	**2,293**	**2,389**	**100.83**	**1.19**

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		Base Case						
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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	88	88	88	88	88	88	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	3	3	3	4	100.00	6.80
Office Premises and Equipment	223	223	223	223	223	223	100.00	0.00
TOTAL REAL ASSETS, ETC.	**318**	**318**	**318**	**318**	**317**	**318**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	4	5	6	7	7			-16.26
Adjustable-Rate Servicing	0	0	0	0	0			-22.60
Float on Mortgages Serviced for Others	3	3	4	4	4			-16.49
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7**	**8**	**10**	**11**	**11**			**-16.37**
OTHER ASSETS								
Purchased and Excess Servicing						3		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	290	290	290	290	290	290	100.00	0.00
Miscellaneous II						13		
Deposit Intangibles								
Retail CD Intangible	9	9	12	14	15			-20.68
Transaction Account Intangible	15	27	48	68	86			-60.91
MMDA Intangible	21	25	37	49	60			-33.87
Passbook Account Intangible	35	50	80	109	136			-44.90
Non-Interest-Bearing Account Intangible	-5	4	12	21	29			-244.33
TOTAL OTHER ASSETS	**364**	**404**	**480**	**550**	**616**	**305**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						8		
TOTAL ASSETS	**11,692**	**11,617**	**11,481**	**11,300**	**11,089**	**11,030**	**105/104*** **	**0.91/1.42*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,609	3,606	3,593	3,580	3,568	3,572	100.93	0.22
Fixed-Rate Maturing in 13 Months or More	1,824	1,790	1,745	1,702	1,662	1,679	106.62	2.19
Variable-Rate	91	91	91	91	90	90	100.73	0.14
Demand								
Transaction Accounts	807	807	807	807	807	807	100/97*	0.00/2.14*
MMDAs	855	855	855	855	855	855	100/97*	0.00/1.00*
Passbook Accounts	1,253	1,253	1,253	1,253	1,253	1,253	100/96*	0.00/1.86*
Non-Interest-Bearing Accounts	368	368	368	368	368	368	100/99*	0.00/2.37*
TOTAL DEPOSITS	**8,805**	**8,769**	**8,711**	**8,655**	**8,602**	**8,624**	**102/100***	**0.54/1.22***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	270	268	265	263	260	261	102.74	0.88
Fixed-Rate Maturing in 37 Months or More	147	139	132	126	119	126	110.17	5.25
Variable-Rate	59	59	59	59	59	59	100.23	0.03
TOTAL BORROWINGS	**476**	**466**	**457**	**447**	**438**	**446**	**104.51**	**2.08**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	35	35	35	35	35	35	100.00	0.00
Other Escrow Accounts	1	1	1	1	1	1	94.33	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	92	92	92	92	92	92	100.00	0.00
Miscellaneous II	0	0	0	0	0	10		
TOTAL OTHER LIABILITIES	**128**	**128**	**128**	**128**	**128**	**138**	**92.68**	**0.03**
Other Liabilities not Included Above								
Self-Valued	187	183	180	176	174	174	105.57	2.12
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**9,597**	**9,547**	**9,475**	**9,407**	**9,342**	**9,383**	**102/101****	**0.64/1.26****

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

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NET PORTFOLIO VALUE								
TOTAL ASSETS	11,692	11,617	11,481	11,300	11,089	11,030	105/104***	0.91/1.42***
MINUS TOTAL LIABILITIES	9,597	9,547	9,475	9,407	9,342	9,383	102/101**	0.64/1.26**
PLUS OFF-BALANCE-SHEET POSITIONS	4	3	2	-1	-3			
TOTAL NET PORTFOLIO VALUE #	2,099	2,073	2,007	1,893	1,744	1,647	125.85	2.21

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

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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	$126	$738	$667	$158	$57
WARM	320 mo	317 mo	304 mo	286 mo	259 mo
WAC	4.61%	5.48%	6.35%	7.32%	8.76%
Amount of these that is FHA or VA Guaranteed	$7	$3	$2	$1	$0
Securities Backed by Conventional Mortgages	$34	$58	$11	$1	$0
WARM	279 mo	263 mo	239 mo	167 mo	86 mo
Weighted Average Pass-Through Rate	4.15%	5.29%	6.04%	7.20%	9.03%
Securities Backed by FHA or VA Mortgages	$22	$18	$4	$1	$0
WARM	327 mo	290 mo	293 mo	191 mo	109 mo
Weighted Average Pass-Through Rate	4.33%	5.09%	6.12%	7.16%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$228	$501	$385	$154	$56
WAC	4.54%	5.45%	6.36%	7.29%	8.75%
Mortgage Securities	$158	$77	$11	$1	$0
Weighted Average Pass-Through Rate	4.07%	5.24%	6.09%	7.25%	8.16%
WARM (of 15-Year Loans and Securities)	139 mo	142 mo	140 mo	132 mo	119 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$37	$204	$263	$136	$39
WAC	4.65%	5.54%	6.39%	7.34%	8.65%
Mortgage Securities	$37	$13	$3	$0	$0
Weighted Average Pass-Through Rate	3.89%	5.37%	6.21%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	66 mo	84 mo	64 mo	54 mo	34 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,198**

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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	$1	$1	$0	$2
WAC	2.12%	5.44%	5.64%	0.00%	5.08%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$71	$563	$371	$19	$223
Weighted Average Margin	225 bp	249 bp	282 bp	131 bp	208 bp
WAC	4.26%	4.49%	5.81%	3.57%	5.25%
WARM	181 mo	252 mo	273 mo	174 mo	241 mo
Weighted Average Time Until Next Payment Reset	2 mo	9 mo	35 mo	1 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$1,253**

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	$0	$2	$4	$0	$0
Weighted Average Distance from Lifetime Cap	193 bp	138 bp	183 bp	0 bp	155 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$33	$33	$0	$8
Weighted Average Distance from Lifetime Cap	303 bp	362 bp	341 bp	0 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$57	$521	$301	$19	$199
Weighted Average Distance from Lifetime Cap	897 bp	686 bp	631 bp	832 bp	622 bp
Balances Without Lifetime Cap	$12	$8	$35	$0	$18
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$28	$500	$314	$1	$172
Weighted Average Periodic Rate Cap	133 bp	173 bp	201 bp	206 bp	168 bp
Balances Subject to Periodic Rate Floors	$17	$383	$214	$1	$141
MBS Included in ARM Balances	$33	$205	$31	$18	$41

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$102	$332
WARM	71 mo	180 mo
Remaining Term to Full Amortization	260 mo	
Rate Index Code	0	0
Margin	182 bp	232 bp
Reset Frequency	35 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2	$3
Wghted Average Distance to Lifetime Cap	13 bp	18 bp
Fixed-Rate:		
Balances	$296	$381
WARM	43 mo	133 mo
Remaining Term to Full Amortization	238 mo	
WAC	6.58%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$76	$183
WARM	41 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	186 bp	6.64%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$240	$191
WARM	135 mo	115 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	64 bp	6.81%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$113	$215
WARM	58 mo	50 mo
Margin in Column 1; WAC in Column 2	196 bp	6.58%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9	$242
WARM	54 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	259 bp	8.21%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$45
Fixed Rate		
Remaining WAL <= 5 Years	$31	$109
Remaining WAL 5-10 Years	$5	$3
Remaining WAL Over 10 Years	$2	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$3
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	$160

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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	$263	$279	$124	$37	$6
WARM	246 mo	270 mo	260 mo	179 mo	155 mo
Weighted Average Servicing Fee	26 bp	26 bp	32 bp	6 bp	-11 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	7 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	$9	$0
WARM (in months)	214 mo	0 mo
Weighted Average Servicing Fee	19 bp	0 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	**$719**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$395		
Equity Securities Carried at Fair Value	$92		
Zero-Coupon Securities	$7	4.60%	16 mo
Government & Agency Securities	$156	2.26%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,052	0.74%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$132	4.02%	77 mo
Memo: Complex Securities (from supplemental reporting)	$349		

Total Cash, Deposits, and Securities	**$2,184**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$214
Accrued Interest Receivable	$36
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$79
Unrealized Gains (Losses)	$12

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$15
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$15
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$88
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$223
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$3
Miscellaneous I	
Miscellaneous II	$290
	$13
TOTAL ASSETS	**$11,027**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
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	$26
Mortgage-Related Mututal Funds	$66
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$67
Weighted Average Servicing Fee	30 bp
Adjustable-Rate Mortgage Loans Serviced	$48
Weighted Average Servicing Fee	33 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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Amounts in Millions

Reporting Dockets: 200
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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	$873	$281	$45	$10
WAC	1.51%	2.80%	4.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,505	$767	$102	$12
WAC	1.38%	2.33%	4.86%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$935	$324	$5
WAC		2.12%	4.37%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$420	$3
WAC			3.27%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,252**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$66	$51	$32
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,945	$1,689	$692
Penalty in Months of Forgone Interest	3.20 mo	5.20 mo	5.12 mo
Balances in New Accounts	$140	$90	$34

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil | **Reporting Dockets: 200**
All Reporting CMR | **September 2010**
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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%	$33	$77	$49	1.72%
3.00 to 3.99%	$13	$63	$32	3.51%
4.00 to 4.99%	$13	$36	$23	4.46%
5.00 to 5.99%	$2	$22	$20	5.28%
6.00 to 6.99%	$1	$1	$2	6.20%
7.00 to 7.99%	$0	$0	$1	7.07%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	16 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$387**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$323
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	$807	0.48%	$10
Money Market Deposit Accounts (MMDAs)	$855	0.85%	$22
Passbook Accounts	$1,253	0.68%	$20
Non-Interest-Bearing Non-Maturity Deposits	$368		$8
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$31	0.03%	
Escrow for Mortgages Serviced for Others	$4	0.13%	
Other Escrows	$1	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,319		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$92		
Miscellaneous II	$10		
TOTAL LIABILITIES	**$9,383**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,646
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$11,029**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 200**
All Reporting CMR | **September 2010**
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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		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$12
1014	Opt commitment to orig 25- or 30-year FRMs	37	$24
1016	Opt commitment to orig "other" Mortgages	21	$6
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		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$5
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$0
2056	Commit/purchase "other" MBS		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$5
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$6
2214	Firm commit/originate 25- or 30-year FRM loans	10	$4
2216	Firm commit/originate "other" Mortgage loans	9	$9
3034	Option to sell 25- or 30-year FRMs		$3
4002	Commit/purchase non-Mortgage financial assets	9	$8
4022	Commit/sell non-Mortgage financial assets		$0
9502	Fixed-rate construction loans in process	71	$29
9512	Adjustable-rate construction loans in process	19	$11

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$13
122	Other investment securities, floating-rate securities		$0
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
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	37	$90
220	Variable-rate FHLB advances	8	$51
299	Other variable-rate	6	$8
300	Govt. & agency securities, fixed-coupon securities		$3
302	Govt. & agency securities, floating-rate securities		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	78	$349	$357	$352	$342	$328	$310
123 - Mortgage Derivatives - M/V estimate	43	$206	$206	$205	$200	$193	$186
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$32	$33	$32	$32	$31	$31
280 - FHLB putable advance-M/V estimate	13	$49	$54	$53	$51	$50	$49
281 - FHLB convertible advance-M/V estimate	13	$37	$41	$40	$39	$39	$38
282 - FHLB callable advance-M/V estimate		$18	$21	$20	$19	$19	$19
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	8	$27	$29	$29	$28	$28	$27
290 - Other structured borrowings - M/V estimate		$41	$42	$41	$41	$40	$39