Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 181** **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	15,279	-284	-2 %	8.33 %	+6 bp
+200 bp	15,991	428	+3 %	8.62 %	+35 bp
+100 bp	16,041	478	+3 %	8.57 %	+30 bp
0 bp	15,563			8.27 %	
-100 bp	14,713	-850	-5 %	7.80 %	-47 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	8.27 %	9.84 %	10.42 %
Post-shock NPV Ratio	7.80 %	9.29 %	9.61 %
Sensitivity Measure: Decline in NPV Ratio	47 bp	55 bp	80 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	24,047	23,831	23,421	22,793	21,945	22,977	103.72	1.31
30-Year Mortgage Securities	10,912	10,794	10,540	10,093	9,598	10,518	102.63	1.72
15-Year Mortgages and MBS	9,557	9,473	9,294	9,055	8,775	9,159	103.42	1.38
Balloon Mortgages and MBS	7,280	7,225	7,122	6,997	6,845	7,145	101.12	1.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,671	4,654	4,622	4,593	4,562	4,671	99.64	0.52
7 Month to 2 Year Reset Frequency	10,351	10,298	10,222	10,131	9,977	10,288	100.09	0.63
2+ to 5 Year Reset Frequency	16,268	16,162	15,967	15,749	15,354	15,761	102.55	0.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5,368	5,339	5,290	5,237	5,178	5,145	103.75	0.73
2 Month to 5 Year Reset Frequency	1,514	1,498	1,472	1,445	1,416	1,437	104.24	1.42
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,977	1,969	1,956	1,944	1,930	1,942	101.38	0.53
Adjustable-Rate, Fully Amortizing	7,735	7,709	7,667	7,624	7,582	7,628	101.06	0.44
Fixed-Rate, Balloon	2,897	2,809	2,721	2,637	2,556	2,641	106.35	3.13
Fixed-Rate, Fully Amortizing	4,683	4,533	4,382	4,239	4,105	4,272	106.10	3.33
Construction and Land Loans								
Adjustable-Rate	7,098	7,089	7,070	7,051	7,032	7,069	100.28	0.20
Fixed-Rate	2,429	2,391	2,344	2,299	2,255	2,388	100.13	1.78
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,483	12,461	12,427	12,394	12,361	12,403	100.47	0.22
Fixed-Rate	4,866	4,766	4,657	4,553	4,454	4,438	107.38	2.19
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,533	2,513	2,482	2,447	2,403	2,513	100.00	1.01
Accrued Interest Receivable	701	701	701	701	701	701	100.00	0.00
Advance for Taxes/Insurance	158	158	158	158	158	158	100.00	0.00
Float on Escrows on Owned Mortgages	8	18	36	67	103			-76.04
LESS: Value of Servicing on Mortgages Serviced by Others	-3	-6	-9	-18	-30			-50.26
TOTAL MORTGAGE LOANS AND SECURITIES	**137,539**	**136,395**	**134,558**	**132,224**	**129,319**	**133,254**	**102.36**	**1.09**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,056	4,047	4,034	4,022	4,010	4,035	100.29	0.27
Fixed-Rate	2,166	2,082	2,000	1,923	1,850	1,882	110.60	3.99
Consumer Loans								
Adjustable-Rate	4,189	4,187	4,182	4,177	4,172	4,150	100.89	0.08
Fixed-Rate	8,388	8,258	8,122	7,994	7,873	8,229	100.35	1.61
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-523	-518	-513	-508	-504	-518	0.00	0.91
Accrued Interest Receivable	299	299	299	299	299	299	100.00	0.00
TOTAL NONMORTGAGE LOANS	**18,575**	**18,355**	**18,124**	**17,906**	**17,699**	**18,078**	**101.53**	**1.23**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,331	6,331	6,331	6,331	6,331	6,331	100.00	0.00
Equities and All Mutual Funds	105	103	100	97	94	105	97.98	2.67
Zero-Coupon Securities	64	60	57	54	51	50	121.12	6.17
Government and Agency Securities	1,232	1,170	1,114	1,065	1,022	1,042	112.25	5.06
Term Fed Funds, Term Repos	7,037	7,035	7,028	7,020	7,013	7,027	100.11	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	483	462	442	423	407	462	100.05	4.51
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,738	3,593	3,375	3,218	3,094	3,679	97.67	5.06
Structured Securities (Complex)	2,270	2,220	2,155	2,088	2,017	2,259	98.28	2.58
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.22
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,261**	**20,974**	**20,601**	**20,296**	**20,028**	**20,955**	**100.09**	**1.57**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,143	1,143	1,143	1,143	1,143	1,143	100.00	0.00
Real Estate Held for Investment	33	33	33	33	33	33	100.00	0.00
Investment in Unconsolidated Subsidiaries	60	56	52	49	45	56	100.00	6.80
Office Premises and Equipment	2,197	2,197	2,197	2,197	2,197	2,197	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,434**	**3,430**	**3,426**	**3,422**	**3,418**	**3,430**	**100.00**	**0.11**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	156	165	191	243	300			-10.83
Adjustable-Rate Servicing	131	124	118	115	150			5.06
Float on Mortgages Serviced for Others	137	147	163	182	203			-8.88
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**424**	**436**	**473**	**540**	**652**			**-5.67**
OTHER ASSETS								
Purchased and Excess Servicing						596		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,444	5,444	5,444	5,444	5,444	5,444	100.00	0.00
Miscellaneous II						589		
Deposit Intangibles								
Retail CD Intangible	53	58	71	81	91			-15.80
Transaction Account Intangible	216	461	705	934	1,154			-52.92
MMDA Intangible	1,438	2,205	2,969	3,697	4,374			-34.71
Passbook Account Intangible	192	337	482	619	743			-43.04
Non-Interest-Bearing Account Intangible	-6	128	254	374	488			-101.87
TOTAL OTHER ASSETS	**7,338**	**8,633**	**9,926**	**11,149**	**12,294**	**6,630**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						278		
TOTAL ASSETS	**188,570**	**188,223**	**187,109**	**185,537**	**183,411**	**182,625**	**103/101***	**0.39/1.09***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	37,792	37,741	37,605	37,471	37,339	37,160	101.57	0.25
Fixed-Rate Maturing in 13 Months or More	11,502	11,289	11,044	10,809	10,586	10,455	107.98	2.03
Variable-Rate	170	170	170	170	170	169	100.39	0.06
Demand								
Transaction Accounts	9,927	9,927	9,927	9,927	9,927	9,927	100/95*	0.00/2.58*
MMDAs	54,039	54,039	54,039	54,039	54,039	54,039	100/96*	0.00/1.48*
Passbook Accounts	6,399	6,399	6,399	6,399	6,399	6,399	100/95*	0.00/2.39*
Non-Interest-Bearing Accounts	5,381	5,381	5,381	5,381	5,381	5,381	100/98*	0.00/2.47*
TOTAL DEPOSITS	**125,210**	**124,947**	**124,566**	**124,197**	**123,841**	**123,530**	**101/99***	**0.26/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	23,806	23,606	23,406	23,210	23,017	23,126	102.08	0.85
Fixed-Rate Maturing in 37 Months or More	12,252	11,564	10,922	10,323	9,764	10,031	115.28	5.75
Variable-Rate	3,460	3,450	3,444	3,437	3,429	3,394	101.66	0.23
TOTAL BORROWINGS	**39,518**	**38,620**	**37,772**	**36,970**	**36,211**	**36,551**	**105.66**	**2.26**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	659	659	659	659	659	659	100.00	0.00
Other Escrow Accounts	108	105	101	98	96	113	93.03	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,780	1,780	1,780	1,780	1,780	1,780	100.00	0.00
Miscellaneous II	0	0	0	0	0	580		
TOTAL OTHER LIABILITIES	**2,548**	**2,544**	**2,541**	**2,538**	**2,535**	**3,132**	**81.22**	**0.13**
Other Liabilities not Included Above								
Self-Valued	5,957	6,154	6,031	5,945	5,882	5,822	105.70	-0.60
Unamortized Yield Adjustments						-29		
TOTAL LIABILITIES	**173,232**	**172,265**	**170,909**	**169,650**	**168,469**	**169,006**	**102/100****	**0.67/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	22	14	-10	-42	-76			
ARMs	0	0	-1	-1	-2			
Other Mortgages	2	0	-3	-6	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	44	23	-16	-79	-166			
Sell Mortgages and MBS	-68	-17	96	266	438			
Purchase Non-Mortgage Items	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-1	0	1	1	2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-807	-537	-293	-71	130			
Pay Floating, Receive Fixed Swaps	40	24	10	-3	-15			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	10	6	-7	-7	-5			
Interest-Rate Caps	1	2	5	10	22			
Interest-Rate Floors	108	73	49	32	22			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-3	-8	-15	-23	-31			
Self-Valued	26	26	28	32	36			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-625**	**-395**	**-159**	**104**	**336**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	188,570	188,223	187,109	185,537	183,411	182,625	103/101***	0.39/1.09***
MINUS TOTAL LIABILITIES	173,232	172,265	170,909	169,650	168,469	169,006	102/100**	0.67/1.45**
PLUS OFF-BALANCE-SHEET POSITIONS	-625	-395	-159	104	336			
TOTAL NET PORTFOLIO VALUE #	14,713	15,563	16,041	15,991	15,279	13,619	114.28	-4.26

* 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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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	$213	$4,862	$9,170	$4,626	$4,107
WARM	311 mo	317 mo	325 mo	321 mo	314 mo
WAC	4.50%	5.64%	6.46%	7.45%	8.98%
Amount of these that is FHA or VA Guaranteed	$5	$129	$258	$102	$69
Securities Backed by Conventional Mortgages	$1,364	$6,231	$354	$7	$5
WARM	316 mo	335 mo	322 mo	262 mo	104 mo
Weighted Average Pass-Through Rate	4.58%	5.21%	6.12%	7.18%	10.12%
Securities Backed by FHA or VA Mortgages	$293	$1,539	$548	$176	$1
WARM	328 mo	322 mo	344 mo	352 mo	127 mo
Weighted Average Pass-Through Rate	4.07%	5.23%	6.43%	7.01%	8.91%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$562	$1,973	$2,478	$1,428	$1,050
WAC	4.67%	5.49%	6.46%	7.41%	9.14%
Mortgage Securities	$616	$948	$98	$5	$2
Weighted Average Pass-Through Rate	4.39%	5.22%	6.04%	7.37%	9.14%
WARM (of 15-Year Loans and Securities)	114 mo	148 mo	146 mo	133 mo	132 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$109	$1,442	$3,424	$707	$595
WAC	3.55%	5.59%	6.40%	7.33%	10.55%
Mortgage Securities	$415	$416	$37	$0	$0
Weighted Average Pass-Through Rate	4.26%	5.49%	6.09%	7.12%	8.37%
WARM (of Balloon Loans and Securities)	51 mo	79 mo	83 mo	61 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$49,800**

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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	$1	$37	$7	$0	$0
WAC	6.00%	5.85%	6.35%	0.00%	5.44%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,670	$10,251	$15,754	$5,145	$1,437
Weighted Average Margin	270 bp	264 bp	251 bp	323 bp	321 bp
WAC	4.54%	5.46%	6.10%	5.53%	7.22%
WARM	305 mo	302 mo	333 mo	369 mo	327 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	41 mo	5 mo	32 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$37,302**

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	$29	$170	$398	$1	$40
Weighted Average Distance from Lifetime Cap	143 bp	107 bp	190 bp	50 bp	184 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$169	$511	$458	$845	$812
Weighted Average Distance from Lifetime Cap	346 bp	359 bp	342 bp	365 bp	319 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,939	$8,562	$13,158	$3,392	$548
Weighted Average Distance from Lifetime Cap	896 bp	569 bp	537 bp	483 bp	541 bp
Balances Without Lifetime Cap	$2,534	$1,046	$1,747	$907	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,378	$8,494	$12,420	$345	$437
Weighted Average Periodic Rate Cap	218 bp	206 bp	212 bp	787 bp	213 bp
Balances Subject to Periodic Rate Floors	$1,054	$6,714	$11,663	$295	$395
MBS Included in ARM Balances	$183	$1,194	$1,062	$119	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,942	$7,628
WARM	59 mo	84 mo
Remaining Term to Full Amortization	262 mo	
Rate Index Code	0	0
Margin	191 bp	164 bp
Reset Frequency	15 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$94	$130
Wghted Average Distance to Lifetime Cap	92 bp	38 bp
Fixed-Rate:		
Balances	$2,641	$4,272
WARM	47 mo	90 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.85%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,069	$2,388
WARM	20 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.81%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,403	$4,438
WARM	223 mo	153 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	107 bp	8.04%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,035	$1,882
WARM	37 mo	58 mo
Margin in Column 1; WAC in Column 2	161 bp	6.87%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,150	$8,229
WARM	18 mo	89 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	358 bp	15.04%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$208	$813
Fixed Rate		
Remaining WAL <= 5 Years	$383	$941
Remaining WAL 5-10 Years	$184	$143
Remaining WAL Over 10 Years	$213	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$368
CMO Residuals:		
Fixed Rate	$0	$140
Floating Rate	$9	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$334
WAC	6.69%	6.10%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,001	$2,740

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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	$1,785	$10,303	$14,711	$5,382	$1,426
WARM	167 mo	268 mo	298 mo	287 mo	205 mo
Weighted Average Servicing Fee	28 bp	31 bp	33 bp	36 bp	45 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	218 loans
FHA/VA	86 loans
Subserviced by Others	11 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$21,012	$291	Total # of Adjustable-Rate Loans Serviced	114 loans
WARM (in months)	318 mo	354 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	42 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others **$54,911**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,331		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$103		
Zero-Coupon Securities	$50	3.18%	57 mo
Government & Agency Securities	$1,042	4.32%	79 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,027	0.95%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$462	5.23%	82 mo
Memo: Complex Securities (from supplemental reporting)	$2,259		

Total Cash, Deposits, and Securities **$17,274**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,022
Accrued Interest Receivable	$701
Advances for Taxes and Insurance	$158
Less: Unamortized Yield Adjustments	$-748
Valuation Allowances	$2,510
Unrealized Gains (Losses)	$-299

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$221
Accrued Interest Receivable	$299
Less: Unamortized Yield Adjustments	$105
Valuation Allowances	$739
Unrealized Gains (Losses)	$-2

OTHER ITEMS

Real Estate Held for Investment	$33
Repossessed Assets	$1,143
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$56
Office Premises and Equipment	$2,197
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-56
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$596
Miscellaneous I	$5,444
Miscellaneous II	$589
TOTAL ASSETS	**$182,684**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$16
Mortgage-Related Mututal Funds	$87
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$24,927
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$20,621
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,024

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LIABILITIES

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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	$10,402	$1,687	$274	$181
WAC	3.30%	4.77%	3.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,725	$6,201	$871	$249
WAC	3.56%	4.18%	4.27%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,370	$2,322	$44
WAC		4.05%	4.78%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,763	$15
WAC			4.53%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$47,614**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,202	$2,990	$1,151
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$24,962	$12,909	$3,974
Penalty in Months of Forgone Interest	3.36 mo	6.95 mo	9.01 mo
Balances in New Accounts	$7,192	$2,284	$189

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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			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$5,403	$1,861	$199	1.49%
3.00 to 3.99%	$1,983	$2,921	$503	3.45%
4.00 to 4.99%	$1,206	$7,112	$6,488	4.65%
5.00 to 5.99%	$199	$2,389	$2,635	5.34%
6.00 to 6.99%	$0	$38	$187	6.72%
7.00 to 7.99%	$0	$9	$4	7.37%
8.00 to 8.99%	$0	$6	$3	8.31%
9.00 and Above	$0	$0	$12	9.50%
WARM	1 mo	16 mo	80 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$33,157**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,386
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	$9,927	0.87%	$546
Money Market Deposit Accounts (MMDAs)	$54,039	1.39%	$3,278
Passbook Accounts	$6,399	1.66%	$563
Non-Interest-Bearing Non-Maturity Deposits	$5,381		$288
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$477	0.01%	
Escrow for Mortgages Serviced for Others	$182	0.07%	
Other Escrows	$113	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$76,518		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-13		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-16		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,780		
Miscellaneous II	$580		
TOTAL LIABILITIES	**$169,006**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$210
EQUITY CAPITAL	$13,464
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$182,680**

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		$2
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	14	$56
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$5
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$9
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	35	$80
1014	Opt commitment to orig 25- or 30-year FRMs	40	$741
1016	Opt commitment to orig "other" Mortgages	28	$149
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$76
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4
2054	Commit/purchase 25- to 30-year FRM MBS		$865
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$172
2074	Commit/sell 25- or 30-yr FRM MBS		$2,322
2076	Commit/sell "other" MBS		$79
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$6
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$116
2116	Commit/purchase "other" Mortgage loans, svc released		$35
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$50
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	10	$36

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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
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$517
2136	Commit/sell "other" Mortgage loans, svc released		$215
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$17
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$30
2214	Firm commit/originate 25- or 30-year FRM loans	14	$458
2216	Firm commit/originate "other" Mortgage loans	15	$170
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$295
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$11
3034	Option to sell 25- or 30-year FRMs		$221
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$12
3074	Short option to sell 25- or 30-yr FRMs		$189
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	16	$91
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR		$525
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,613
5026	IR swap: pay 3-month LIBOR, receive fixed		$186
6002	Interest rate Cap based on 1-month LIBOR		$1,035
6004	Interest rate Cap based on 3-month LIBOR		$2,100
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	78	$307
9512	Adjustable-rate construction loans in process	53	$694

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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		$19
122	Other investment securities, floating-rate securities		$3
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$10
183	Consumer loans; auto loans and leases		$3
187	Consumer loans; recreational vehicles		$1,568
189	Consumer loans; other		$424
200	Variable-rate, fixed-maturity CDs	32	$169
220	Variable-rate FHLB advances	20	$772
299	Other variable-rate	15	$2,622
300	Govt. & agency securities, fixed-coupon securities		$47

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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	$2,259	$2,270	$2,220	$2,155	$2,088	$2,017
123 - Mortgage Derivatives - M/V estimate	63	$3,679	$3,738	$3,593	$3,375	$3,218	$3,094
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$41	$40	$39	$37	$36	$34
280 - FHLB putable advance-M/V estimate	17	$2,597	$2,677	$2,773	$2,711	$2,665	$2,630
281 - FHLB convertible advance-M/V estimate	44	$2,249	$2,356	$2,391	$2,337	$2,302	$2,276
282 - FHLB callable advance-M/V estimate		$150	$160	$160	$155	$153	$152
283 - FHLB periodic floor floating rate advance-M/V Estimates		$229	$180	$224	$225	$226	$227
289 - Other FHLB structured advances - M/V estimate		$227	$224	$244	$239	$235	$232
290 - Other structured borrowings - M/V estimate	8	$370	$360	$362	$364	$365	$365
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$786	$26	$26	$28	$32	$36