Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 282** **March 2006**

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	22,324	-9,237	-29 %	8.02 %	-272 bp
+200 bp	25,806	-5,755	-18 %	9.10 %	-165 bp
+100 bp	28,952	-2,609	-8 %	10.02 %	-73 bp
0 bp	31,561			10.75 %	
-100 bp	33,068	1,507	+5 %	11.12 %	+38 bp
-200 bp	32,923	1,362	+4 %	11.00 %	+25 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	10.75 %	10.57 %	11.57 %
Post-shock NPV Ratio	9.10 %	9.15 %	10.02 %
Sensitivity Measure: Decline in NPV Ratio	165 bp	141 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. As a result, the results may not be comparable to those from the September 2004 cycle.
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

Area: Southeast — **Reporting Dockets: 282**
All Reporting CMR — **March 2006**
Report Prepared: 06/20/2006 10:45:43 AM — **Amounts in Millions** — **Data as of: 06/18/2006**

	-200 bp	-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	38,870	38,515	37,630	36,268	34,668	32,974	37,445	100.49	2.99
30-Year Mortgage Securities	10,634	10,488	9,953	9,340	8,755	8,217	10,323	96.42	5.76
15-Year Mortgages and MBS	21,872	21,427	20,762	19,981	19,159	18,342	20,795	99.84	3.48
Balloon Mortgages and MBS	9,677	9,502	9,277	9,002	8,685	8,340	9,426	98.42	2.70
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	8,276	8,261	8,236	8,191	8,119	8,023	8,024	102.64	0.43
7 Month to 2 Year Reset Frequency	18,272	18,079	17,800	17,439	17,005	16,506	18,043	98.66	1.80
2+ to 5 Year Reset Frequency	32,630	31,941	31,087	30,115	29,062	27,955	31,837	97.64	2.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	6,330	6,276	6,177	6,029	5,841	5,626	6,016	102.67	1.99
2 Month to 5 Year Reset Frequency	1,554	1,530	1,499	1,463	1,420	1,373	1,518	98.81	2.23
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,949	2,929	2,911	2,891	2,871	2,852	2,930	99.33	0.65
Adjustable-Rate, Fully Amortizing	7,507	7,455	7,403	7,350	7,297	7,245	7,470	99.10	0.70
Fixed-Rate, Balloon	4,285	4,160	4,040	3,926	3,816	3,710	4,044	99.91	2.90
Fixed-Rate, Fully Amortizing	5,587	5,381	5,189	5,009	4,839	4,680	5,148	100.79	3.59
Construction and Land Loans									
Adjustable-Rate	9,723	9,702	9,682	9,662	9,643	9,625	9,697	99.84	0.21
Fixed-Rate	3,096	3,041	2,988	2,937	2,887	2,839	3,024	98.83	1.75
Second-Mortgage Loans and Securities									
Adjustable-Rate	25,103	25,090	25,078	25,069	25,063	25,061	24,919	100.64	0.04
Fixed-Rate	8,497	8,292	8,096	7,910	7,733	7,564	8,062	100.43	2.36
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	151	149	146	142	137	132	146	100.00	2.34
Accrued Interest Receivable	1,003	1,003	1,003	1,003	1,003	1,003	1,003	100.00	0.00
Advance for Taxes/Insurance	112	112	112	112	112	112	112	100.00	0.00
Float on Escrows on Owned Mortgages	63	103	150	191	228	261			-29.31
LESS: Value of Servicing on Mortgages Serviced by Others	-110	-132	-141	-142	-142	-140			-3.64
TOTAL MORTGAGE LOANS AND SECURITIES	**216,303**	**213,569**	**209,363**	**204,174**	**198,485**	**192,580**	**209,984**	**99.70**	**2.24**

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Amounts in Millions

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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	6,090	6,088	6,086	6,084	6,083	6,084	6,099	99.78	0.03
Fixed-Rate	3,353	3,243	3,138	3,038	2,943	2,851	3,127	100.37	3.27
Consumer Loans									
Adjustable-Rate	3,120	3,115	3,111	3,107	3,103	3,099	2,909	106.92	0.14
Fixed-Rate	21,392	21,089	20,798	20,519	20,250	19,991	21,134	98.41	1.37
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-589	-582	-575	-569	-562	-556	-575	0.00	1.15
Accrued Interest Receivable	231	231	231	231	231	231	231	100.00	0.00
TOTAL NONMORTGAGE LOANS	**33,598**	**33,185**	**32,789**	**32,411**	**32,047**	**31,700**	**32,926**	**99.59**	**1.18**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,358	5,358	5,358	5,358	5,358	5,358	5,358	100.00	0.00
Equities and All Mutual Funds	1,349	1,309	1,265	1,219	1,172	1,122	1,265	100.00	3.55
Zero-Coupon Securities	60	55	51	47	44	41	51	100.52	7.76
Government and Agency Securities	3,733	3,639	3,549	3,463	3,381	3,302	3,631	97.72	2.48
Term Fed Funds, Term Repos	3,019	3,012	3,006	2,999	2,993	2,987	3,011	99.83	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,354	1,279	1,212	1,151	1,096	1,045	1,236	98.05	5.29
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,987	10,702	10,398	10,036	9,697	9,383	10,504	98.99	3.20
Structured Securities (Complex)	6,935	6,800	6,632	6,459	6,303	6,156	6,738	98.44	2.57
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	3	100.00	1.77
TOTAL CASH, DEPOSITS, AND SECURITIES	**32,792**	**32,152**	**31,468**	**30,730**	**30,041**	**29,391**	**31,792**	**98.98**	**2.26**

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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.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	278	278	278	278	278	278	278	100.00	0.00
Real Estate Held for Investment	65	65	65	65	65	65	65	100.00	0.00
Investment in Unconsolidated Subsidiaries	152	153	147	137	124	108	147	100.00	5.44
Office Premises and Equipment	2,661	2,661	2,661	2,661	2,661	2,661	2,661	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,157**	**3,158**	**3,152**	**3,142**	**3,129**	**3,113**	**3,152**	**100.00**	**0.25**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	447	642	814	881	890	877			-14.66
Adjustable-Rate Servicing	281	287	295	303	307	310			-2.75
Float on Mortgages Serviced for Others	322	407	488	543	583	616			-13.88
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,051**	**1,336**	**1,597**	**1,726**	**1,780**	**1,803**			**-12.23**
OTHER ASSETS									
Purchased and Excess Servicing							1,657		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,541	6,541	6,541	6,541	6,541	6,541	6,541	100.00	0.00
Miscellaneous II							2,156		
Deposit Intangibles									
Retail CD Intangible	137	152	166	181	193	206			-8.60
Transaction Account Intangible	1,220	1,611	1,939	2,232	2,531	2,820			-16.00
MMDA Intangible	2,595	3,084	3,598	4,192	4,818	5,421			-15.39
Passbook Account Intangible	1,172	1,463	1,691	1,946	2,230	2,498			-14.28
Non-Interest-Bearing Account Intangible	756	1,073	1,375	1,661	1,935	2,194			-21.37
TOTAL OTHER ASSETS	**12,420**	**13,925**	**15,311**	**16,752**	**18,248**	**19,679**	**10,355**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							576		
TOTAL ASSETS	**299,320**	**297,323**	**293,680**	**288,935**	**283,730**	**278,267**	**288,784**	**102/99*** **	**1.43/1.97*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	51,835	51,605	51,378	51,153	50,932	50,711	51,578	99.61	0.44
Fixed-Rate Maturing in 13 Months or More	22,596	22,057	21,537	21,035	20,550	20,081	22,001	97.89	2.37
Variable-Rate	368	368	368	368	367	367	368	99.97	0.06
Demand									
Transaction Accounts	15,762	15,762	15,762	15,762	15,762	15,762	15,762	100/88*	0.00/2.24*
MMDAs	49,586	49,586	49,586	49,586	49,586	49,586	49,586	100/93*	0.00/1.21*
Passbook Accounts	14,188	14,188	14,188	14,188	14,188	14,188	14,188	100/88*	0.00/1.94*
Non-Interest-Bearing Accounts	14,162	14,162	14,162	14,162	14,162	14,162	14,162	100/90*	0.00/2.30*
TOTAL DEPOSITS	**168,497**	**167,728**	**166,981**	**166,253**	**165,547**	**164,857**	**167,645**	**100/94***	**0.44/1.36***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	51,158	50,701	50,253	49,814	49,384	48,962	50,891	98.75	0.88
Fixed-Rate Maturing in 37 Months or More	9,929	9,569	9,225	8,896	8,583	8,283	9,458	97.53	3.65
Variable-Rate	17,160	17,128	17,097	17,065	17,034	17,003	16,221	105.40	0.19
TOTAL BORROWINGS	**78,247**	**77,398**	**76,574**	**75,776**	**75,001**	**74,248**	**76,571**	**100.00**	**1.06**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,289	1,289	1,289	1,289	1,289	1,289	1,289	100.00	0.00
Other Escrow Accounts	377	366	356	346	337	328	410	86.65	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,286	5,286	5,286	5,286	5,286	5,286	5,286	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	389		
TOTAL OTHER LIABILITIES	**6,953**	**6,942**	**6,931**	**6,921**	**6,912**	**6,903**	**7,375**	**93.98**	**0.15**
Other Liabilities not Included Above									
Self-Valued	12,509	12,204	11,993	11,856	11,761	11,669	12,093	99.17	1.45
Unamortized Yield Adjustments							-50		
TOTAL LIABILITIES	**266,205**	**264,271**	**262,479**	**260,806**	**259,220**	**257,678**	**263,635**	**100/96****	**0.66/1.24****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	74	63	-30	-187	-350	-505			
ARMs	12	7	0	-10	-25	-42			
Other Mortgages	79	42	0	-44	-85	-126			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	264	171	-22	-247	-475	-699			
Sell Mortgages and MBS	-180	-142	49	347	654	947			
Purchase Non-Mortgage Items	-105	-51	0	48	95	138			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-771	-295	140	540	907	1,244			
Pay Floating, Receive Fixed Swaps	50	17	-12	-38	-61	-82			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	12	7	3	-2	-8	-14			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-2	-1	0	1	2	3			
Options on Futures	0	0	0	0	1	1			
Construction LIP	49	16	-16	-47	-78	-108			
Self-Valued	326	181	246	460	719	978			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-192**	**15**	**360**	**822**	**1,296**	**1,735**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	299,320	297,323	293,680	288,935	283,730	278,267	288,784	102/99***	1.43/1.97***
MINUS TOTAL LIABILITIES	266,205	264,271	262,479	260,806	259,220	257,678	263,635	100/96**	0.66/1.24**
PLUS OFF-BALANCE-SHEET POSITIONS	-192	15	360	822	1,296	1,735			
TOTAL NET PORTFOLIO VALUE #	32,923	33,068	31,561	28,952	25,806	22,324	25,149	125.50	6.52

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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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Amounts in Millions

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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	$313	$8,728	$13,413	$7,579	$7,412
WARM	318 mo	331 mo	333 mo	334 mo	330 mo
WAC	4.68%	5.65%	6.47%	7.47%	8.99%
Amount of these that is FHA or VA Guaranteed	$1	$42	$161	$47	$57
Securities Backed by Conventional Mortgages	$397	$7,076	$229	$39	$12
WARM	324 mo	349 mo	284 mo	263 mo	205 mo
Weighted Average Pass-Through Rate	4.42%	5.14%	6.25%	7.10%	8.82%
Securities Backed by FHA or VA Mortgages	$250	$2,245	$59	$10	$7
WARM	328 mo	340 mo	277 mo	237 mo	181 mo
Weighted Average Pass-Through Rate	3.83%	5.22%	6.14%	7.17%	8.48%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,831	$5,467	$4,098	$2,583	$2,354
WAC	4.71%	5.43%	6.49%	7.42%	9.23%
Mortgage Securities	$2,290	$1,914	$219	$31	$8
Weighted Average Pass-Through Rate	4.41%	5.15%	6.15%	7.37%	8.50%
WARM (of 15-Year Loans and Securities)	142 mo	150 mo	157 mo	156 mo	157 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$987	$3,883	$1,449	$482	$591
WAC	4.57%	5.49%	6.36%	7.34%	11.16%
Mortgage Securities	$1,783	$229	$23	$0	$0
Weighted Average Pass-Through Rate	4.11%	5.21%	6.30%	7.30%	8.18%
WARM (of Balloon Loans and Securities)	56 mo	86 mo	97 mo	60 mo	74 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$77,990**

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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	$663	$379	$91	$629	$34
WAC	4.98%	3.75%	5.87%	1.65%	3.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$7,361	$17,664	$31,747	$5,387	$1,484
Weighted Average Margin	312 bp	303 bp	272 bp	316 bp	307 bp
WAC	7.00%	5.40%	5.18%	6.94%	5.75%
WARM	315 mo	320 mo	338 mo	382 mo	304 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	42 mo	2 mo	28 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$65,437**

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	$197	$89	$129	$816	$6
Weighted Average Distance from Lifetime Cap	139 bp	162 bp	115 bp	164 bp	122 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,122	$1,026	$420	$4,330	$25
Weighted Average Distance from Lifetime Cap	307 bp	362 bp	358 bp	278 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,723	$15,846	$29,531	$779	$1,417
Weighted Average Distance from Lifetime Cap	786 bp	593 bp	544 bp	742 bp	589 bp
Balances Without Lifetime Cap	$2,982	$1,082	$1,758	$90	$69
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,375	$16,294	$28,446	$375	$1,403
Weighted Average Periodic Rate Cap	129 bp	169 bp	239 bp	566 bp	190 bp
Balances Subject to Periodic Rate Floors	$1,206	$10,499	$19,379	$237	$1,375
MBS Included in ARM Balances	$789	$2,436	$2,540	$264	$16

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,930	$7,470
WARM	78 mo	151 mo
Remaining Term to Full Amortization	229 mo	
Rate Index Code	0	0
Margin	195 bp	237 bp
Reset Frequency	16 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$219	$298
Wghted Average Distance to Lifetime Cap	32 bp	57 bp
Fixed-Rate:		
Balances	$4,044	$5,148
WARM	52 mo	97 mo
Remaining Term to Full Amortization	179 mo	
WAC	6.22%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$9,697	$3,024
WARM	21 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	7.25%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$24,919	$8,062
WARM	230 mo	177 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	7.52%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,099	$3,127
WARM	46 mo	48 mo
Margin in Column 1; WAC in Column 2	234 bp	8.15%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,909	$21,134
WARM	76 mo	68 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	594 bp	10.61%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$113	$1,537
Fixed Rate		
Remaining WAL <= 5 Years	$102	$7,506
Remaining WAL 5-10 Years	$409	$175
Remaining WAL Over 10 Years	$276	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$6	$2
CMO Residuals:		
Fixed Rate	$0	$36
Floating Rate	$21	$7
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$47	$267
WAC	5.08%	6.42%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$974	$9,530

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ASSETS (continued)

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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	$2,947	$29,416	$33,512	$7,500	$5,951
WARM	169 mo	271 mo	309 mo	286 mo	220 mo
Weighted Average Servicing Fee	30 bp	30 bp	36 bp	43 bp	65 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	760 loans				
FHA/VA	16 loans				
Subserviced by Others	16 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$22,154	$558	Total # of Adjustable-Rate Loans Serviced	111 loans
WARM (in months)	329 mo	383 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	51 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$102,038**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,358		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,265		
Zero-Coupon Securities	$51	4.69%	93 mo
Government & Agency Securities	$3,631	3.65%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,011	4.50%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,236	4.97%	88 mo
Memo: Complex Securities (from supplemental reporting)	$6,738		
Total Cash, Deposits, and Securities	**$21,290**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$819
Accrued Interest Receivable	$1,003
Advances for Taxes and Insurance	$112
Less: Unamortized Yield Adjustments	$-1,427
Valuation Allowances	$673
Unrealized Gains (Losses)	$-703

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$204
Accrued Interest Receivable	$231
Less: Unamortized Yield Adjustments	$36
Valuation Allowances	$778
Unrealized Gains (Losses)	$-3

OTHER ITEMS	
Real Estate Held for Investment	$65
Repossessed Assets	$278
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$147
Office Premises and Equipment	$2,661
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-100
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,657
Miscellaneous I	$6,541
Miscellaneous II	$2,156
TOTAL ASSETS	**$288,784**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$55
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$834
Mortgage-Related Mututal Funds	$431
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$11,941
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$23,348
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,016

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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	$14,214	$3,156	$624	$182
WAC	3.88%	3.02%	4.45%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,279	$12,514	$3,792	$195
WAC	4.23%	3.76%	4.71%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$8,037	$7,960	$109
WAC		4.10%	4.20%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$6,004	$74
WAC			4.46%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$73,580**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,091	$2,095	$4,284
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$28,926	$21,120	$13,791
Penalty in Months of Forgone Interest	3.09 mo	6.38 mo	7.56 mo
Balances in New Accounts	$7,627	$2,347	$402

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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%	$1,620	$3,713	$3	2.56%
3.00 to 3.99%	$5,779	$13,756	$655	3.54%
4.00 to 4.99%	$13,426	$9,162	$7,569	4.62%
5.00 to 5.99%	$1,464	$1,787	$946	5.24%
6.00 to 6.99%	$33	$98	$244	6.67%
7.00 to 7.99%	$1	$43	$31	7.23%
8.00 to 8.99%	$0	$4	$10	8.38%
9.00 and Above	$4	$0	$0	9.00%
WARM	1 mo	19 mo	50 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$60,349**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$28,683
Book Value of Redeemable Preferred Stock	$0

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$15,762	1.23%	$681
Money Market Deposit Accounts (MMDAs)	$49,586	2.67%	$4,670
Passbook Accounts	$14,188	1.69%	$974
Non-Interest-Bearing Non-Maturity Deposits	$14,162		$614
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$687	0.41%	
Escrow for Mortgages Serviced for Others	$602	0.04%	
Other Escrows	$410	0.63%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$95,397		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-48		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,286		
Miscellaneous II	$389		
TOTAL LIABILITIES	**$263,635**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$211
EQUITY CAPITAL	$24,935
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$288,781**

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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	6	$6
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	42	$501
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	43	$287
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	33	$84
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	87	$502
1014	Opt commitment to orig 25- or 30-year FRMs	84	$3,143
1016	Opt commitment to orig "other" Mortgages	77	$1,359
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$50
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$105
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$48
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$24
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$58
2016	Commit/purchase "other" Mortgage loans, svc retained		$306
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$37
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$61
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$52
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$37
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	22	$989
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20
2054	Commit/purchase 25- to 30-year FRM MBS		$1,686
2056	Commit/purchase "other" MBS		$1
2064	Commit/sell 6-mo or 1-yr COFI ARM MBS		$2
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$90

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$237
2074	Commit/sell 25- or 30-yr FRM MBS	9	$3,460
2076	Commit/sell "other" MBS		$17
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$13
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$16
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$11
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$8
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$166
2116	Commit/purchase "other" Mortgage loans, svc released		$53
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$388
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	9	$21
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$72
2134	Commit/sell 25- or 30-yr FRM loans, svc released	37	$315
2136	Commit/sell "other" Mortgage loans, svc released	7	$72
2202	Firm commitment to originate 1-month COFI ARM loans		$201
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	20	$126
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$473
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	32	$115
2214	Firm commit/originate 25- or 30-year FRM loans	32	$532
2216	Firm commit/originate "other" Mortgage loans	30	$1,471
3016	Option to purchase "other" Mortgages		$298
3022	Option to sell 1-month COFI ARMS		$0
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$45

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3036	Option to sell "other" Mortgages		$3
3068	Short option to sell 3- or 5-yr Treasury ARMs		$25
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$46
3076	Short option to sell "other" Mortgages		$155
4002	Commit/purchase non-Mortgage financial assets	21	$602
4006	Commit/purchase "other" liabilities		$1,800
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,150
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$6,393
5026	IR swap: pay 3-month LIBOR, receive fixed		$414
5044	IR swap: pay the prime rate, receive fixed		$10
8038	Short futures contract on 5-year Treasury note		$18
8040	Short futures contract on 10-year Treasury note		$5
9032	Long put option on 5-year T-note futures contract		$1
9034	Long put option on 10-year T-note futures contract		$3
9502	Fixed-rate construction loans in process	105	$1,093
9512	Adjustable-rate construction loans in process	72	$2,157

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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		$2
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$94
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$57
120	Other investment securities, fixed-coupon securities	7	$57
122	Other investment securities, floating-rate securities	6	$36
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$10
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$218
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$192
187	Consumer loans; recreational vehicles		$2,757
189	Consumer loans; other		$733
200	Variable-rate, fixed-maturity CDs	69	$368
220	Variable-rate FHLB advances	57	$3,967
299	Other variable-rate	27	$12,254
300	Govt. & agency securities, fixed-coupon securities		$275
302	Govt. & agency securities, floating-rate securities		$2

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
101 - Non-Mortgage-Related Residuals - M/V estimate		$0	$0	$0	$0	$0	$0	$0
121 - Complex Securities - M/V estimate	149	$6,738	$6,935	$6,800	$6,632	$6,459	$6,303	$6,156
123 - Mortgage Derivatives - M/V estimate	93	$10,445	$10,987	$10,702	$10,398	$10,036	$9,697	$9,383
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$247	$252	$251	$247	$243	$238	$234
280 - FHLB putable advance-M/V estimate	40	$1,933	$2,039	$1,979	$1,940	$1,913	$1,897	$1,878
281 - FHLB convertible advance-M/V estimate	49	$5,405	$5,614	$5,456	$5,357	$5,293	$5,243	$5,195
282 - FHLB callable advance-M/V estimate	7	$250	$258	$254	$251	$249	$249	$248
283 - FHLB periodic floor floating rate advance-M/V Estimates	6	$193	$194	$194	$192	$188	$184	$180
289 - Other FHLB structured advances - M/V estimate	8	$2,578	$2,601	$2,564	$2,527	$2,506	$2,498	$2,492
290 - Other structured borrowings - M/V estimate		$1,735	$1,803	$1,756	$1,726	$1,706	$1,691	$1,676
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$6,473	$326	$181	$246	$460	$719	$978