Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 105** | **March 2007**

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	97,024	-44,006	-31 %	8.19 %	-321 bp
+200 bp	114,781	-26,249	-19 %	9.53 %	-187 bp
+100 bp	129,912	-11,118	-8 %	10.63 %	-77 bp
0 bp	141,030			11.40 %	
-100 bp	146,773	5,743	+4 %	11.77 %	+37 bp
-200 bp	148,731	7,701	+5 %	11.86 %	+46 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.40 %	11.27 %	10.83 %
Post-shock NPV Ratio	9.53 %	9.61 %	8.85 %
Sensitivity Measure: Decline in NPV Ratio	187 bp	166 bp	199 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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	-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	104,912	103,478	101,191	97,513	93,081	88,400	100,618	100.57	2.95
30-Year Mortgage Securities	29,458	29,031	28,107	26,800	25,398	23,995	28,506	98.60	3.97
15-Year Mortgages and MBS	48,353	47,253	45,777	44,091	42,331	40,583	45,784	99.99	3.45
Balloon Mortgages and MBS	25,612	25,137	24,569	23,890	23,100	22,210	24,736	99.32	2.54
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	23,371	23,235	23,109	22,970	22,808	22,603	22,525	102.59	0.57
7 Month to 2 Year Reset Frequency	62,926	62,383	61,856	61,196	60,242	59,068	61,464	100.64	0.96
2+ to 5 Year Reset Frequency	91,219	89,952	88,665	86,411	83,308	79,670	88,618	100.05	2.00
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	202,323	200,615	198,747	196,459	193,416	189,450	191,226	103.93	1.05
2 Month to 5 Year Reset Frequency	18,835	18,537	18,211	17,857	17,470	17,049	18,880	96.46	1.87
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	20,717	20,471	20,242	20,022	19,774	19,487	20,365	99.39	1.11
Adjustable-Rate, Fully Amortizing	50,647	50,364	50,148	49,919	49,383	48,448	50,220	99.86	0.44
Fixed-Rate, Balloon	13,006	12,369	11,774	11,218	10,698	10,211	11,730	100.38	4.89
Fixed-Rate, Fully Amortizing	22,908	22,094	21,326	20,602	19,918	19,271	21,270	100.26	3.50
Construction and Land Loans									
Adjustable-Rate	28,535	28,446	28,359	28,272	28,187	28,102	28,367	99.97	0.31
Fixed-Rate	6,570	6,357	6,164	5,987	5,825	5,676	6,318	97.56	3.00
Second-Mortgage Loans and Securities									
Adjustable-Rate	70,816	70,627	70,441	70,259	70,079	69,902	70,443	100.00	0.26
Fixed-Rate	40,059	39,092	38,172	37,296	36,460	35,662	37,439	101.96	2.35
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,135	4,085	4,032	3,967	3,885	3,788	4,032	100.00	1.46
Accrued Interest Receivable	4,552	4,552	4,552	4,552	4,552	4,552	4,552	100.00	0.00
Advance for Taxes/Insurance	331	331	331	331	331	331	331	100.00	0.00
Float on Escrows on Owned Mortgages	111	189	297	393	478	558			-34.24
LESS: Value of Servicing on Mortgages Serviced by Others	-13	3	22	26	23	19			-51.70
TOTAL MORTGAGE LOANS AND SECURITIES	**869,410**	**858,596**	**846,049**	**829,979**	**810,701**	**788,998**	**837,425**	**101.03**	**1.69**

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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	41,064	40,975	40,889	40,804	40,722	40,641	40,873	100.04	0.21
Fixed-Rate	13,150	12,657	12,188	11,742	11,318	10,914	12,823	95.05	3.75
Consumer Loans									
Adjustable-Rate	42,490	42,402	42,316	42,231	42,146	42,063	41,110	102.93	0.20
Fixed-Rate	43,219	42,585	41,978	41,396	40,837	40,299	42,276	99.30	1.42
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,135	-2,119	-2,103	-2,088	-2,073	-2,058	-2,103	0.00	0.74
Accrued Interest Receivable	881	881	881	881	881	881	881	100.00	0.00
TOTAL NONMORTGAGE LOANS	**138,668**	**137,382**	**136,149**	**134,966**	**133,830**	**132,739**	**135,860**	**100.21**	**0.89**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	28,425	28,425	28,425	28,425	28,425	28,425	28,425	100.00	0.00
Equities and All Mutual Funds	2,310	2,222	2,131	2,039	1,948	1,856	2,131	100.00	4.28
Zero-Coupon Securities	461	457	452	449	445	443	452	100.18	0.86
Government and Agency Securities	13,091	12,819	12,561	12,315	12,080	11,856	12,454	100.86	2.01
Term Fed Funds, Term Repos	7,583	7,564	7,544	7,526	7,507	7,489	7,544	100.01	0.25
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	11,044	10,396	9,827	9,327	8,886	8,495	9,776	100.53	5.44
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	84,996	84,326	83,082	81,115	78,688	76,014	83,462	99.54	1.93
Structured Securities (Complex)	17,650	17,235	16,738	16,030	15,276	14,582	16,710	100.17	3.60
LESS: Valuation Allowances for Investment Securities	2	2	1	1	1	1	1	100.00	2.72
TOTAL CASH, DEPOSITS, AND SECURITIES	**165,559**	**163,442**	**160,760**	**157,224**	**153,255**	**149,159**	**160,952**	**99.88**	**1.93**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,211	1,211	1,211	1,211	1,211	1,211	1,211	100.00	0.00
Real Estate Held for Investment	121	121	121	121	121	121	121	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,773	2,607	2,441	2,275	2,109	1,943	2,441	100.00	6.80
Office Premises and Equipment	8,678	8,678	8,678	8,678	8,678	8,678	8,678	100.00	0.00
TOTAL REAL ASSETS, ETC.	**12,782**	**12,616**	**12,450**	**12,284**	**12,118**	**11,952**	**12,450**	**100.00**	**1.33**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,492	3,152	3,995	4,571	4,834	4,890			-17.77
Adjustable-Rate Servicing	3,218	3,266	3,342	3,645	3,697	3,696			-5.67
Float on Mortgages Serviced for Others	2,827	3,338	3,888	4,372	4,752	5,064			-13.30
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,537**	**9,756**	**11,225**	**12,588**	**13,284**	**13,649**			**-12.62**
OTHER ASSETS									
Purchased and Excess Servicing							11,591		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	35,741	35,741	35,741	35,741	35,741	35,741	35,741	100.00	0.00
Miscellaneous II							37,824		
Deposit Intangibles									
Retail CD Intangible	458	512	570	633	701	773			-10.60
Transaction Account Intangible	4,737	6,299	7,784	8,774	9,828	11,056			-15.90
MMDA Intangible	9,334	11,029	12,739	14,521	16,597	19,171			-13.71
Passbook Account Intangible	5,754	7,321	8,242	9,399	10,975	12,482			-12.61
Non-Interest-Bearing Account Intangible	2,701	3,965	5,165	6,306	7,392	8,428			-22.67
TOTAL OTHER ASSETS	**58,724**	**64,866**	**70,242**	**75,374**	**81,233**	**87,651**	**85,155**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,935		
TOTAL ASSETS	**1,253,681**	**1,246,658**	**1,236,875**	**1,222,417**	**1,204,422**	**1,184,149**	**1,234,778**	**100/97*** **	**0.98/1.45*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	294,256	293,505	292,766	292,072	291,433	290,844	292,932	99.94	0.24
Fixed-Rate Maturing in 13 Months or More	56,795	54,999	53,328	51,796	50,366	49,076	53,106	100.42	3.00
Variable-Rate	13,243	13,238	13,233	13,228	13,223	13,218	13,234	100.00	0.04
Demand									
Transaction Accounts	67,252	67,252	67,252	67,252	67,252	67,252	67,252	100/88*	0.00/2.08*
MMDAs	193,505	193,505	193,505	193,505	193,505	193,505	193,505	100/93*	0.00/0.97*
Passbook Accounts	77,540	77,540	77,540	77,540	77,540	77,540	77,540	100/89*	0.00/1.51*
Non-Interest-Bearing Accounts	55,082	55,082	55,082	55,082	55,082	55,082	55,082	100/91*	0.00/2.35*
TOTAL DEPOSITS	**757,672**	**755,120**	**752,705**	**750,476**	**748,400**	**746,516**	**752,650**	**100/95***	**0.31/1.06***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	125,278	124,396	123,532	122,686	121,857	121,045	124,031	99.60	0.69
Fixed-Rate Maturing in 37 Months or More	24,153	22,815	21,577	20,430	19,366	18,376	21,895	98.55	5.52
Variable-Rate	109,622	109,441	109,257	109,068	108,877	108,683	108,146	101.03	0.17
TOTAL BORROWINGS	**259,053**	**256,652**	**254,366**	**252,185**	**250,100**	**248,104**	**254,072**	**100.12**	**0.88**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,358	6,358	6,358	6,358	6,358	6,358	6,358	100.00	0.00
Other Escrow Accounts	2,407	2,335	2,266	2,202	2,142	2,085	2,482	91.32	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	31,653	31,653	31,653	31,653	31,653	31,653	31,653	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,674		
TOTAL OTHER LIABILITIES	**40,419**	**40,346**	**40,278**	**40,213**	**40,153**	**40,096**	**45,167**	**89.17**	**0.16**
Other Liabilities not Included Above									
Self-Valued	51,955	49,409	47,458	46,613	46,033	45,498	47,122	100.71	2.95
Unamortized Yield Adjustments							-10		
TOTAL LIABILITIES	**1,109,099**	**1,101,527**	**1,094,807**	**1,089,487**	**1,084,686**	**1,080,213**	**1,099,001**	**100/96****	**0.55/1.06****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	447	293	37	-492	-1,138	-1,801			
ARMs	225	136	19	-105	-281	-526			
Other Mortgages	1,441	830	0	-1,069	-2,315	-3,713			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,044	2,069	-71	-3,414	-7,165	-10,965			
Sell Mortgages and MBS	-5,002	-3,840	-1,650	1,721	5,612	9,645			
Purchase Non-Mortgage Items	42	40	0	-30	-54	-71			
Sell Non-Mortgage Items	-28	-16	0	15	30	44			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,471	-1,222	-72	988	1,967	2,874			
Pay Floating, Receive Fixed Swaps	3,792	1,932	208	-1,392	-2,878	-4,260			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	271	178	4	216	436	654			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	2	1	0	0	0	0			
Futures	-170	-87	0	92	187	286			
Options on Futures	14	6	-1	-3	-4	-5			
Construction LIP	170	85	2	-81	-162	-241			
Self-Valued	2,371	1,237	486	537	811	1,170			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,149**	**1,641**	**-1,038**	**-3,018**	**-4,954**	**-6,912**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,253,681	1,246,658	1,236,875	1,222,417	1,204,422	1,184,149	1,234,778	100/97***	0.98/1.45***
MINUS TOTAL LIABILITIES	1,109,099	1,101,527	1,094,807	1,089,487	1,084,686	1,080,213	1,099,001	100/96**	0.55/1.06**
PLUS OFF-BALANCE-SHEET POSITIONS	4,149	1,641	-1,038	-3,018	-4,954	-6,912			
TOTAL NET PORTFOLIO VALUE #	148,731	146,773	141,030	129,912	114,781	97,024	135,776	103.87	5.98

* 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

Area: Assets > $1 Bill
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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	$1,306	$29,794	$44,636	$15,133	$9,750
WARM	305 mo	325 mo	339 mo	336 mo	320 mo
WAC	4.49%	5.66%	6.43%	7.42%	8.99%
Amount of these that is FHA or VA Guaranteed	$8	$261	$728	$386	$939
Securities Backed by Conventional Mortgages	$2,423	$15,756	$6,044	$129	$31
WARM	379 mo	350 mo	345 mo	250 mo	199 mo
Weighted Average Pass-Through Rate	4.74%	5.20%	6.13%	7.16%	8.50%
Securities Backed by FHA or VA Mortgages	$233	$2,171	$410	$459	$851
WARM	323 mo	334 mo	308 mo	254 mo	170 mo
Weighted Average Pass-Through Rate	3.96%	5.26%	6.21%	7.38%	9.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,971	$14,646	$9,406	$3,889	$2,696
WAC	4.70%	5.51%	6.41%	7.41%	9.07%
Mortgage Securities	$5,221	$5,418	$479	$49	$9
Weighted Average Pass-Through Rate	4.41%	5.18%	6.13%	7.13%	9.03%
WARM (of 15-Year Loans and Securities)	134 mo	158 mo	162 mo	125 mo	143 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$950	$8,223	$10,776	$1,702	$706
WAC	4.60%	5.55%	6.36%	7.35%	9.29%
Mortgage Securities	$1,525	$826	$28	$0	$0
Weighted Average Pass-Through Rate	4.36%	5.21%	6.09%	7.48%	9.54%
WARM (of Balloon Loans and Securities)	82 mo	142 mo	189 mo	189 mo	198 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$199,644**

AGGREGATE SCHEDULE CMR REPORT

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	$808	$2,893	$1,022	$2,795	$245
WAC	6.92%	7.17%	7.31%	2.50%	3.49%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$21,718	$58,571	$87,596	$188,431	$18,635
Weighted Average Margin	314 bp	295 bp	249 bp	311 bp	269 bp
WAC	7.50%	5.65%	5.78%	7.92%	5.94%
WARM	313 mo	322 mo	341 mo	343 mo	303 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	43 mo	6 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$382,713**

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	$2,637	$560	$317	$18,576	$235
Weighted Average Distance from Lifetime Cap	155 bp	115 bp	137 bp	161 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,306	$4,345	$1,914	$116,552	$1,045
Weighted Average Distance from Lifetime Cap	306 bp	361 bp	342 bp	313 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,280	$54,173	$83,002	$54,535	$17,538
Weighted Average Distance from Lifetime Cap	614 bp	570 bp	548 bp	488 bp	615 bp
Balances Without Lifetime Cap	$2,303	$2,386	$3,386	$1,563	$62
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$11,216	$56,556	$81,445	$700	$6,060
Weighted Average Periodic Rate Cap	158 bp	236 bp	281 bp	729 bp	198 bp
Balances Subject to Periodic Rate Floors	$9,072	$42,033	$73,375	$634	$5,660
MBS Included in ARM Balances	$1,263	$13,805	$13,253	$1,314	$609

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,365	$50,220
WARM	92 mo	218 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	231 bp	239 bp
Reset Frequency	28 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,324	$11,417
Wghted Average Distance to Lifetime Cap	69 bp	124 bp
Fixed-Rate:		
Balances	$11,730	$21,270
WARM	80 mo	93 mo
Remaining Term to Full Amortization	300 mo	
WAC	6.42%	6.19%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$28,367	$6,318
WARM	17 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	124 bp	7.26%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$70,443	$37,439
WARM	281 mo	170 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.91%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$40,873	$12,823
WARM	46 mo	55 mo
Margin in Column 1; WAC in Column 2	236 bp	6.67%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,110	$42,276
WARM	72 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	613 bp	10.22%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,181	$26,119
Fixed Rate		
Remaining WAL <= 5 Years	$2,480	$47,408
Remaining WAL 5-10 Years	$1,811	$2,234
Remaining WAL Over 10 Years	$994	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$59	$0
Floating Rate	$365	$26
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$393	$276
WAC	6.63%	8.34%
Principal-Only MBS	$56	$0
WAC	6.32%	0.00%
Total Mortgage-Derivative Securities - Book Value	$7,338	$76,063

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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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	$28,178	$197,991	$189,687	$52,031	$29,485
WARM	157 mo	259 mo	289 mo	259 mo	204 mo
Weighted Average Servicing Fee	27 bp	29 bp	30 bp	33 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,521 loans				
FHA/VA	341 loans				
Subserviced by Others	109 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$309,259	$111,919
WARM (in months)	268 mo	346 mo
Weighted Average Servicing Fee	34 bp	71 bp

Total # of Adjustable-Rate Loans Serviced	1,837 loans
Number of These Subserviced by Others	14 loans

Total Balances of Mortgage Loans Serviced for Others	**$918,551**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$28,425		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,131		
Zero-Coupon Securities	$452	4.54%	9 mo
Government & Agency Securities	$12,454	4.69%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,544	4.86%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$9,776	5.50%	99 mo
Memo: Complex Securities (from supplemental reporting)	$16,710		
Total Cash, Deposits, and Securities	**$77,491**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,307
Accrued Interest Receivable	$4,552
Advances for Taxes and Insurance	$331
Less: Unamortized Yield Adjustments	$-4,130
Valuation Allowances	$3,275
Unrealized Gains (Losses)	$-839

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$820
Accrued Interest Receivable	$881
Less: Unamortized Yield Adjustments	$300
Valuation Allowances	$2,923
Unrealized Gains (Losses)	$-37

OTHER ITEMS

Real Estate Held for Investment	$121
Repossessed Assets	$1,211
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,441
Office Premises and Equipment	$8,678
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-109
Less: Unamortized Yield Adjustments	$-90
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,591
Miscellaneous I	$35,741
Miscellaneous II	$37,824

TOTAL ASSETS	**$1,234,717**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,256
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$113
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,911
Mortgage-Related Mututal Funds	$220
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$36,290
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$37,209
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10,212

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$110,721	$11,834	$4,326	$755
WAC	5.12%	4.35%	4.97%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$123,329	$35,113	$7,608	$1,258
WAC	5.08%	4.84%	4.22%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$20,326	$17,373	$304
WAC		4.89%	4.16%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$15,407	$149
WAC			5.06%	
WARM			72 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$346,038**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$38,239	$8,558	$14,004
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$184,786	$59,443	$36,488
Penalty in Months of Forgone Interest	2.92 mo	5.73 mo	8.29 mo
Balances in New Accounts	$27,536	$4,318	$929

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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%	$879	$1,242	$1,915	1.58%
3.00 to 3.99%	$3,363	$12,705	$737	3.61%
4.00 to 4.99%	$4,828	$23,346	$6,588	4.52%
5.00 to 5.99%	$61,680	$14,899	$9,842	5.35%
6.00 to 6.99%	$55	$718	$2,620	6.65%
7.00 to 7.99%	$5	$102	$87	7.30%
8.00 to 8.99%	$12	$196	$20	8.14%
9.00 and Above	$0	$1	$88	9.95%
WARM	1 mo	19 mo	82 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$145,926**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$168,502
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	$67,252	2.13%	$4,715
Money Market Deposit Accounts (MMDAs)	$193,505	3.76%	$16,978
Passbook Accounts	$77,540	2.21%	$5,393
Non-Interest-Bearing Non-Maturity Deposits	$55,082		$2,572
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,875	0.19%	
Escrow for Mortgages Serviced for Others	$4,483	0.11%	
Other Escrows	$2,482	2.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$402,219		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-165		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$155		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$31,653		
Miscellaneous II	$4,674		
TOTAL LIABILITIES	**$1,099,001**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,331
EQUITY CAPITAL	$132,392
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,234,724**

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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	9	$830
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$9,664
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$5,550
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$1,057
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$1,895
1014	Opt commitment to orig 25- or 30-year FRMs	66	$15,036
1016	Opt commitment to orig "other" Mortgages	53	$54,173
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$53
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$186
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$2,503
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$30
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$2,557
2016	Commit/purchase "other" Mortgage loans, svc retained		$601
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$523
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	6	$1,846
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$11
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	21	$59
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$2,091
2036	Commit/sell "other" Mortgage loans, svc retained		$1,054
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$768
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3,113
2054	Commit/purchase 25- to 30-year FRM MBS	9	$65,056
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	15	$4,571
2074	Commit/sell 25- or 30-yr FRM MBS	19	$60,694
2076	Commit/sell "other" MBS		$376

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,916
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$5
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$35
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$28
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$732
2116	Commit/purchase "other" Mortgage loans, svc released		$150
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$6,056
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$138
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$967
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$350
2134	Commit/sell 25- or 30-yr FRM loans, svc released	31	$7,634
2136	Commit/sell "other" Mortgage loans, svc released	12	$3,968
2202	Firm commitment to originate 1-month COFI ARM loans		$90
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$215
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$263
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$125
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$266
2214	Firm commit/originate 25- or 30-year FRM loans	20	$777
2216	Firm commit/originate "other" Mortgage loans	20	$1,430
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$9,250
3016	Option to purchase "other" Mortgages		$228
3028	Option to sell 3- or 5-year Treasury ARMs		$25
3032	Option to sell 10-, 15-, or 20-year FRMs		$315
3034	Option to sell 25- or 30-year FRMs		$4,345
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$12
3068	Short option to sell 3- or 5-yr Treasury ARMs		$28
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$15
3074	Short option to sell 25- or 30-yr FRMs		$238
3076	Short option to sell "other" Mortgages		$45
4002	Commit/purchase non-Mortgage financial assets	23	$452
4006	Commit/purchase "other" liabilities		$750
4022	Commit/sell non-Mortgage financial assets		$408
4026	Commit/sell "other" liabilities		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$3,652
5004	IR swap: pay fixed, receive 3-month LIBOR	9	$22,748
5024	IR swap: pay 1-month LIBOR, receive fixed	6	$21,149
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$22,388
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$103
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$10
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$103
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10
7004	Interest rate floor based on 3-month LIBOR		$50
8002	Long futures contract on 30-day interest rate		$550
8006	Long futures contract on 2-year Treasury note		$600
8010	Long futures contract on 10-year Treasury note		$570
8016	Long futures contract on 3-month Eurodollar		$20,009
8040	Short futures contract on 10-year Treasury note		$61
8046	Short futures contract on 3-month Eurodollar		$76,067
9010	Long call option on 10-year T-note futures contract		$84
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$3

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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
9040	Long put option on 3-month Eurodollar futures contract		$12,085
9082	Short put option on 10-year T-note futures contract		$22
9502	Fixed-rate construction loans in process	38	$3,679
9512	Adjustable-rate construction loans in process	38	$6,898

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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		$163
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$506
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$843
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$600
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,947
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$526
120	Other investment securities, fixed-coupon securities		$112
122	Other investment securities, floating-rate securities		$70
125	Multi/nonres mtg loans; fixed-rate, Balloon		$128
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$225
140	Second Mortgages (adj-rate)		$121
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$5,691
185	Consumer loans; credit cards		$5,186
187	Consumer loans; recreational vehicles		$2,182
189	Consumer loans; other		$624
200	Variable-rate, fixed-maturity CDs	39	$13,234
220	Variable-rate FHLB advances	20	$60,329
299	Other variable-rate	28	$47,817
300	Govt. & agency securities, fixed-coupon securities		$91

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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
121 - Complex Securities - M/V estimate	56	$16,710	$17,650	$17,235	$16,738	$16,030	$15,276	$14,582
123 - Mortgage Derivatives - M/V estimate	74	$83,462	$84,996	$84,326	$83,082	$81,115	$78,688	$76,014
129 - Mortgage-Related Mutual Funds - M/V estimate		$112	$115	$115	$112	$108	$104	$101
280 - FHLB putable advance-M/V estimate	23	$16,910	$19,049	$17,896	$16,984	$16,655	$16,440	$16,241
281 - FHLB convertible advance-M/V estimate	25	$6,249	$6,677	$6,417	$6,260	$6,168	$6,104	$6,052
282 - FHLB callable advance-M/V estimate	7	$5,282	$5,840	$5,578	$5,369	$5,260	$5,218	$5,186
283 - FHLB periodic floor floating rate advance-M/V Estimates		$220	$221	$220	$220	$219	$217	$216
289 - Other FHLB structured advances - M/V estimate	7	$2,103	$2,228	$2,161	$2,102	$2,050	$2,003	$1,959
290 - Other structured borrowings - M/V estimate	19	$16,359	$17,940	$17,136	$16,523	$16,262	$16,051	$15,844
500 - Other OBS Positions w/o contract code or exceeds 16 positions	14	$210,390	$2,371	$1,237	$486	$537	$811	$1,170