Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 73** | **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	4,332	-1,530	-26 %	9.08 %	-257 bp
+200 bp	4,950	-913	-16 %	10.17 %	-148 bp
+100 bp	5,499	-363	-6 %	11.09 %	-56 bp
0 bp	5,863			11.64 %	
-100 bp	5,992	130	+2 %	11.79 %	+14 bp
-200 bp	5,984	121	+2 %	11.70 %	+5 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	11.64 %	11.94 %	12.19 %
Post-shock NPV Ratio	10.17 %	10.53 %	10.16 %
Sensitivity Measure: Decline in NPV Ratio	148 bp	141 bp	204 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	9,360	9,229	8,985	8,598	8,163	7,725	9,044	99.35	3.51
30-Year Mortgage Securities	122	120	117	112	107	101	117	99.81	3.34
15-Year Mortgages and MBS	3,995	3,902	3,780	3,643	3,503	3,365	3,800	99.48	3.43
Balloon Mortgages and MBS	1,150	1,130	1,106	1,079	1,048	1,014	1,117	99.06	2.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	197	194	193	191	188	186	176	109.27	0.98
7 Month to 2 Year Reset Frequency	6,364	6,311	6,266	6,217	6,132	6,036	6,204	101.00	0.75
2+ to 5 Year Reset Frequency	6,507	6,419	6,337	6,214	6,016	5,775	6,301	100.57	1.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4	4	4	4	4	4	4	100.75	0.92
2 Month to 5 Year Reset Frequency	191	188	184	181	177	172	191	96.60	1.92
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	861	848	835	823	810	798	845	98.84	1.52
Adjustable-Rate, Fully Amortizing	1,737	1,718	1,700	1,681	1,662	1,644	1,706	99.66	1.09
Fixed-Rate, Balloon	600	575	551	528	507	486	542	101.68	4.25
Fixed-Rate, Fully Amortizing	783	748	716	685	657	632	702	101.95	4.38
Construction and Land Loans									
Adjustable-Rate	3,937	3,925	3,914	3,902	3,891	3,880	3,914	99.98	0.29
Fixed-Rate	658	647	636	626	616	607	645	98.67	1.63
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,188	3,179	3,170	3,161	3,152	3,143	3,176	99.81	0.29
Fixed-Rate	1,220	1,193	1,168	1,144	1,120	1,098	1,151	101.45	2.12
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	273	270	265	260	253	245	265	100.00	1.92
Accrued Interest Receivable	198	198	198	198	198	198	198	100.00	0.00
Advance for Taxes/Insurance	17	17	17	17	17	17	17	100.00	0.00
Float on Escrows on Owned Mortgages	8	13	21	29	34	39			-35.52
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-34.71
TOTAL MORTGAGE LOANS AND SECURITIES	**41,370**	**40,828**	**40,161**	**39,291**	**38,254**	**37,164**	**40,113**	**100.12**	**1.91**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	860	856	853	849	846	842	852	100.02	0.42
Fixed-Rate	371	357	344	331	319	308	354	97.08	3.76
Consumer Loans									
Adjustable-Rate	109	109	109	108	108	108	110	98.26	0.25
Fixed-Rate	437	431	425	420	415	409	431	98.62	1.31
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-14	-14	-14	-14	-13	-13	-14	0.00	1.43
Accrued Interest Receivable	22	22	22	22	22	22	22	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,784**	**1,761**	**1,738**	**1,716**	**1,696**	**1,676**	**1,756**	**98.97**	**1.27**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,054	2,054	2,054	2,054	2,054	2,054	2,054	100.00	0.00
Equities and All Mutual Funds	193	188	182	176	170	164	183	99.83	3.14
Zero-Coupon Securities	2	2	2	2	1	1	2	105.89	8.17
Government and Agency Securities	475	469	463	457	452	446	467	99.29	1.27
Term Fed Funds, Term Repos	1,024	1,023	1,022	1,020	1,019	1,018	1,022	99.99	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	307	297	288	279	270	262	283	101.73	3.21
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	826	841	829	806	783	760	840	98.78	2.05
Structured Securities (Complex)	534	527	518	504	488	473	517	100.08	2.23
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,416**	**5,400**	**5,358**	**5,299**	**5,239**	**5,179**	**5,366**	**99.84**	**0.95**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	103	103	103	103	103	103	103	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	13	12	11	11	10	9	11	100.00	6.80
Office Premises and Equipment	404	404	404	404	404	404	404	100.00	0.00
TOTAL REAL ASSETS, ETC.	**525**	**525**	**524**	**523**	**522**	**522**	**524**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	89	117	145	159	164	164			-14.59
Adjustable-Rate Servicing	13	13	13	16	17	17			-11.97
Float on Mortgages Serviced for Others	65	80	97	111	122	130			-15.91
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**167**	**211**	**255**	**287**	**302**	**310**			**-14.95**
OTHER ASSETS									
Purchased and Excess Servicing							168		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,054	1,054	1,054	1,054	1,054	1,054	1,054	100.00	0.00
Miscellaneous II							252		
Deposit Intangibles									
Retail CD Intangible	44	49	54	59	65	72			-9.69
Transaction Account Intangible	297	397	491	551	608	662			-15.72
MMDA Intangible	231	274	310	348	393	462			-11.93
Passbook Account Intangible	225	289	332	381	443	502			-13.91
Non-Interest-Bearing Account Intangible	40	59	77	94	110	126			-22.66
TOTAL OTHER ASSETS	**1,892**	**2,122**	**2,318**	**2,488**	**2,674**	**2,877**	**1,474**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-20		
TOTAL ASSETS	**51,155**	**50,845**	**50,354**	**49,603**	**48,687**	**47,727**	**49,214**	**102/100*** **	**1.23/1.64*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	17,849	17,787	17,726	17,666	17,607	17,550	17,739	99.93	0.34
Fixed-Rate Maturing in 13 Months or More	5,872	5,727	5,587	5,453	5,325	5,202	5,532	101.00	2.44
Variable-Rate	210	209	209	209	209	208	209	99.93	0.12
Demand									
Transaction Accounts	4,239	4,239	4,239	4,239	4,239	4,239	4,239	100/88*	0.00/2.06*
MMDAs	5,029	5,029	5,029	5,029	5,029	5,029	5,029	100/94*	0.00/0.78*
Passbook Accounts	2,966	2,966	2,966	2,966	2,966	2,966	2,966	100/89*	0.00/1.76*
Non-Interest-Bearing Accounts	808	808	808	808	808	808	808	100/90*	0.00/2.39*
TOTAL DEPOSITS	**36,973**	**36,765**	**36,565**	**36,371**	**36,184**	**36,003**	**36,522**	**100/97***	**0.54/1.08***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	3,422	3,412	3,402	3,392	3,382	3,373	3,406	99.89	0.29
Fixed-Rate Maturing in 37 Months or More	459	433	408	385	364	344	415	98.39	5.82
Variable-Rate	677	676	676	675	675	674	675	100.11	0.06
TOTAL BORROWINGS	**4,558**	**4,521**	**4,486**	**4,453**	**4,421**	**4,391**	**4,495**	**99.78**	**0.76**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	296	296	296	296	296	296	296	100.00	0.00
Other Escrow Accounts	1,128	1,094	1,062	1,032	1,004	977	1,066	99.68	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	644	644	644	644	644	644	644	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	60		
TOTAL OTHER LIABILITIES	**2,068**	**2,034**	**2,002**	**1,972**	**1,944**	**1,917**	**2,066**	**96.92**	**1.55**
Other Liabilities not Included Above									
Self-Valued	1,500	1,456	1,422	1,403	1,394	1,390	1,408	101.02	1.87
Unamortized Yield Adjustments							-9		
TOTAL LIABILITIES	**45,100**	**44,776**	**44,475**	**44,199**	**43,943**	**43,702**	**44,483**	**100/97****	**0.65/1.09****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	57	34	-20	-119	-233	-349			
ARMs	9	4	0	-5	-14	-29			
Other Mortgages	11	6	0	-8	-17	-28			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	29	16	-1	-31	-67	-104			
Sell Mortgages and MBS	-228	-165	-8	232	497	764			
Purchase Non-Mortgage Items	1	1	0	-1	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-47	-23	-2	17	35	51			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-4	-2	0	2	3	4			
Options on Futures	0	0	0	0	0	0			
Construction LIP	52	34	16	-3	-20	-38			
Self-Valued	48	19	-1	10	23	37			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-71**	**-77**	**-17**	**94**	**205**	**307**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	51,155	50,845	50,354	49,603	48,687	47,727	49,214	102/100***	1.23/1.64***
MINUS TOTAL LIABILITIES	45,100	44,776	44,475	44,199	43,943	43,702	44,483	100/97**	0.65/1.09**
PLUS OFF-BALANCE-SHEET POSITIONS	-71	-77	-17	94	205	307			
TOTAL NET PORTFOLIO VALUE #	5,984	5,992	5,863	5,499	4,950	4,332	4,731	123.92	4.21

* 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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$329	$3,494	$4,535	$563	$122
WARM	326 mo	331 mo	346 mo	321 mo	274 mo
WAC	4.54%	5.61%	6.38%	7.30%	8.73%
Amount of these that is FHA or VA Guaranteed	$0	$10	$37	$12	$3
Securities Backed by Conventional Mortgages	$4	$62	$21	$11	$2
WARM	96 mo	336 mo	263 mo	295 mo	221 mo
Weighted Average Pass-Through Rate	4.34%	5.38%	6.24%	7.20%	8.23%
Securities Backed by FHA or VA Mortgages	$5	$4	$6	$1	$0
WARM	334 mo	319 mo	317 mo	244 mo	134 mo
Weighted Average Pass-Through Rate	4.50%	5.45%	6.12%	7.15%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$709	$1,825	$803	$195	$130
WAC	4.72%	5.45%	6.34%	7.36%	8.56%
Mortgage Securities	$61	$56	$16	$5	$0
Weighted Average Pass-Through Rate	4.30%	5.16%	6.14%	7.46%	8.94%
WARM (of 15-Year Loans and Securities)	132 mo	143 mo	142 mo	114 mo	48 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$181	$370	$430	$99	$15
WAC	4.53%	5.50%	6.38%	7.29%	8.62%
Mortgage Securities	$10	$11	$1	$0	$0
Weighted Average Pass-Through Rate	4.31%	5.26%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	40 mo	70 mo	81 mo	80 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,077**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$520	$20	$0	$2
WAC	8.90%	5.61%	6.85%	0.00%	7.55%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$175	$5,684	$6,281	$4	$189
Weighted Average Margin	260 bp	298 bp	274 bp	143 bp	192 bp
WAC	5.96%	6.07%	6.00%	5.67%	6.24%
WARM	228 mo	319 mo	335 mo	184 mo	242 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	40 mo	2 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$12,876**

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	$3	$57	$10	$0	$0
Weighted Average Distance from Lifetime Cap	72 bp	156 bp	105 bp	0 bp	156 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$752	$51	$0	$11
Weighted Average Distance from Lifetime Cap	337 bp	358 bp	365 bp	315 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$155	$5,378	$6,169	$3	$175
Weighted Average Distance from Lifetime Cap	1,930 bp	588 bp	582 bp	730 bp	602 bp
Balances Without Lifetime Cap	$17	$18	$71	$1	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$119	$6,135	$6,078	$1	$178
Weighted Average Periodic Rate Cap	209 bp	225 bp	414 bp	199 bp	165 bp
Balances Subject to Periodic Rate Floors	$118	$5,951	$6,052	$1	$172
MBS Included in ARM Balances	$120	$884	$1,072	$3	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$845	$1,706
WARM	86 mo	193 mo
Remaining Term to Full Amortization	238 mo	
Rate Index Code	0	0
Margin	262 bp	277 bp
Reset Frequency	43 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$11	$78
Wghted Average Distance to Lifetime Cap	163 bp	152 bp
Fixed-Rate:		
Balances	$542	$702
WARM	67 mo	121 mo
Remaining Term to Full Amortization	312 mo	
WAC	6.74%	6.67%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,914	$645
WARM	13 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.82%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,176	$1,151
WARM	177 mo	133 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	7.75%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$852	$354
WARM	74 mo	58 mo
Margin in Column 1; WAC in Column 2	140 bp	7.19%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$110	$431
WARM	40 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	7.85%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$10	$49
Fixed Rate		
Remaining WAL <= 5 Years	$7	$721
Remaining WAL 5-10 Years	$29	$17
Remaining WAL Over 10 Years	$7	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$53	$787

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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	$1,665	$8,609	$5,817	$888	$160
WARM	113 mo	256 mo	304 mo	292 mo	256 mo
Weighted Average Servicing Fee	31 bp	33 bp	30 bp	31 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	157 loans				
FHA/VA	0 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,703	$6	Total # of Adjustable-Rate Loans Serviced	20 loans
WARM (in months)	334 mo	238 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	30 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others **$20,847**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,054		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$182		
Zero-Coupon Securities	$2	5.28%	100 mo
Government & Agency Securities	$467	4.17%	16 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,022	5.18%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$283	5.34%	46 mo
Memo: Complex Securities (from supplemental reporting)	$517		

Total Cash, Deposits, and Securities **$4,526**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$510
Accrued Interest Receivable	$198
Advances for Taxes and Insurance	$17
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$245
Unrealized Gains (Losses)	$-5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$16
Accrued Interest Receivable	$22
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$30
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$5
Repossessed Assets	$103
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$404
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-5
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$168
Miscellaneous I	$1,054
Miscellaneous II	$252
TOTAL ASSETS	**$49,214**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
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	$109
Mortgage-Related Mututal Funds	$73
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$69
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$106
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

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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	$4,474	$1,165	$305	$17
WAC	5.04%	4.07%	4.57%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,615	$3,391	$790	$52
WAC	5.18%	4.72%	4.28%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,524	$1,519	$19
WAC		4.92%	4.05%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$1,489	$5
WAC			5.52%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$23,271**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$210	$170	$244
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,529	$5,230	$3,657
Penalty in Months of Forgone Interest	3.30 mo	6.01 mo	7.03 mo
Balances in New Accounts	$1,790	$282	$155

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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%	$11	$9	$4	2.45%
3.00 to 3.99%	$297	$63	$22	3.74%
4.00 to 4.99%	$14	$397	$247	4.66%
5.00 to 5.99%	$2,367	$230	$110	5.35%
6.00 to 6.99%	$2	$11	$20	6.25%
7.00 to 7.99%	$1	$4	$11	7.41%
8.00 to 8.99%	$0	$1	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	14 mo	87 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$3,820**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,292
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	$4,239	2.89%	$422
Money Market Deposit Accounts (MMDAs)	$5,029	4.34%	$776
Passbook Accounts	$2,966	1.80%	$247
Non-Interest-Bearing Non-Maturity Deposits	$808		$31
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$126	0.01%	
Escrow for Mortgages Serviced for Others	$171	0.01%	
Other Escrows	$1,066	5.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$14,405		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-9		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$644		
Miscellaneous II	$60		
TOTAL LIABILITIES	**$44,483**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,730
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$49,213**

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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		$16
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	15	$101
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$694
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$197
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$336
1014	Opt commitment to orig 25- or 30-year FRMs	32	$2,536
1016	Opt commitment to orig "other" Mortgages	25	$410
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$15
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$10
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$190
2036	Commit/sell "other" Mortgage loans, svc retained		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$500
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$301
2074	Commit/sell 25- or 30-yr FRM MBS		$4,731
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$69
2136	Commit/sell "other" Mortgage loans, svc released		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$72
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	8	$94

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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
2214	Firm commit/originate 25- or 30-year FRM loans	7	$63
2216	Firm commit/originate "other" Mortgage loans	9	$83
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$5
5004	IR swap: pay fixed, receive 3-month LIBOR		$272
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
8040	Short futures contract on 10-year Treasury note		$20
9502	Fixed-rate construction loans in process	40	$1,698
9512	Adjustable-rate construction loans in process	32	$329

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SUPPLEMENTAL REPORTING

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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		$23
200	Variable-rate, fixed-maturity CDs	21	$209
220	Variable-rate FHLB advances	13	$99
299	Other variable-rate		$576
300	Govt. & agency securities, fixed-coupon securities		$12

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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	42	$517	$534	$527	$518	$504	$488	$473
123 - Mortgage Derivatives - M/V estimate	20	$840	$826	$841	$829	$806	$783	$760
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$67	$68	$68	$67	$66	$65	$64
280 - FHLB putable advance-M/V estimate	8	$191	$207	$198	$192	$188	$185	$184
281 - FHLB convertible advance-M/V estimate	16	$829	$888	$861	$841	$829	$824	$823
282 - FHLB callable advance-M/V estimate		$15	$16	$15	$15	$15	$15	$15
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$372	$389	$380	$373	$370	$369	$368
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,570	$48	$19	$-1	$10	$23	$37