Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 272** **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	20,727	-7,655	-27 %	8.29 %	-252 bp
+200 bp	23,741	-4,640	-16 %	9.33 %	-149 bp
+100 bp	26,473	-1,908	-7 %	10.23 %	-59 bp
0 bp	28,381			10.82 %	
-100 bp	29,287	906	+3 %	11.05 %	+24 bp
-200 bp	29,611	1,230	+4 %	11.09 %	+27 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	10.82 %	10.73 %	10.75 %
Post-shock NPV Ratio	9.33 %	9.31 %	9.10 %
Sensitivity Measure: Decline in NPV Ratio	149 bp	143 bp	165 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	27,741	27,384	26,822	25,920	24,812	23,616	26,494	101.24	2.73
30-Year Mortgage Securities	11,696	11,526	11,100	10,536	9,955	9,380	11,390	97.45	4.46
15-Year Mortgages and MBS	15,313	14,984	14,551	14,055	13,531	13,005	14,487	100.44	3.19
Balloon Mortgages and MBS	9,339	9,173	8,983	8,764	8,520	8,251	8,989	99.93	2.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	4,786	4,760	4,731	4,698	4,660	4,610	4,647	101.82	0.66
7 Month to 2 Year Reset Frequency	16,159	16,017	15,895	15,697	15,439	15,093	15,851	100.27	1.01
2+ to 5 Year Reset Frequency	23,373	23,042	22,723	22,127	21,324	20,394	22,707	100.07	2.01
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	9,531	9,445	9,341	9,183	8,978	8,738	8,972	104.11	1.40
2 Month to 5 Year Reset Frequency	1,720	1,689	1,653	1,613	1,568	1,520	1,716	96.32	2.30
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,988	1,970	1,953	1,935	1,918	1,899	1,962	99.54	0.88
Adjustable-Rate, Fully Amortizing	7,235	7,182	7,130	7,077	7,021	6,965	7,159	99.59	0.74
Fixed-Rate, Balloon	2,978	2,886	2,799	2,715	2,635	2,558	2,739	102.16	3.06
Fixed-Rate, Fully Amortizing	6,623	6,407	6,204	6,013	5,832	5,661	6,116	101.45	3.18
Construction and Land Loans									
Adjustable-Rate	10,293	10,263	10,234	10,204	10,175	10,147	10,236	99.98	0.29
Fixed-Rate	2,821	2,771	2,723	2,677	2,632	2,588	2,726	99.89	1.74
Second-Mortgage Loans and Securities									
Adjustable-Rate	17,513	17,463	17,414	17,366	17,319	17,272	17,414	100.00	0.28
Fixed-Rate	7,807	7,622	7,445	7,277	7,117	6,964	7,279	102.29	2.31
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	460	453	446	437	427	416	446	100.00	1.85
Accrued Interest Receivable	928	928	928	928	928	928	928	100.00	0.00
Advance for Taxes/Insurance	102	102	102	102	102	102	102	100.00	0.00
Float on Escrows on Owned Mortgages	41	71	115	151	184	214			-35.26
LESS: Value of Servicing on Mortgages Serviced by Others	-20	-20	-26	-35	-43	-48			-27.95
TOTAL MORTGAGE LOANS AND SECURITIES	**178,466**	**176,158**	**173,316**	**169,509**	**165,119**	**160,370**	**172,358**	**100.56**	**1.92**

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Amounts in Millions

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,625	5,610	5,595	5,580	5,565	5,551	5,597	99.95	0.27
Fixed-Rate	3,781	3,658	3,539	3,427	3,319	3,216	3,646	97.07	3.26
Consumer Loans									
Adjustable-Rate	10,046	10,016	9,986	9,956	9,927	9,898	9,676	103.20	0.30
Fixed-Rate	21,443	21,099	20,773	20,464	20,169	19,888	20,895	99.42	1.53
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-567	-560	-554	-548	-543	-537	-554	0.00	1.08
Accrued Interest Receivable	259	259	259	259	259	259	259	100.00	0.00
TOTAL NONMORTGAGE LOANS	**40,588**	**40,081**	**39,598**	**39,137**	**38,697**	**38,275**	**39,520**	**100.20**	**1.19**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,449	7,449	7,449	7,449	7,449	7,449	7,449	100.00	0.00
Equities and All Mutual Funds	1,295	1,254	1,210	1,165	1,118	1,072	1,210	100.00	3.70
Zero-Coupon Securities	73	70	67	64	62	60	65	103.10	4.23
Government and Agency Securities	2,744	2,681	2,620	2,561	2,506	2,453	2,626	99.75	2.27
Term Fed Funds, Term Repos	3,664	3,659	3,655	3,650	3,645	3,641	3,657	99.94	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,083	1,015	955	901	852	808	946	100.95	6.00
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,921	11,677	11,381	11,084	10,690	10,345	11,404	99.80	2.61
Structured Securities (Complex)	4,703	4,567	4,414	4,258	4,072	3,897	4,444	99.32	3.50
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	3.03
TOTAL CASH, DEPOSITS, AND SECURITIES	**32,931**	**32,371**	**31,749**	**31,130**	**30,393**	**29,723**	**31,800**	**99.84**	**1.95**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	346	346	346	346	346	346	346	100.00	0.00
Real Estate Held for Investment	67	67	67	67	67	67	67	100.00	0.00
Investment in Unconsolidated Subsidiaries	149	140	131	122	113	105	131	100.00	6.80
Office Premises and Equipment	2,705	2,705	2,705	2,705	2,705	2,705	2,705	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,267**	**3,258**	**3,249**	**3,240**	**3,231**	**3,222**	**3,249**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	334	412	545	648	694	705			-21.68
Adjustable-Rate Servicing	108	107	110	133	137	137			-11.74
Float on Mortgages Serviced for Others	240	289	354	414	457	489			-17.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**681**	**809**	**1,009**	**1,195**	**1,288**	**1,332**			**-19.15**
OTHER ASSETS									
Purchased and Excess Servicing							1,362		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,215	6,215	6,215	6,215	6,215	6,215	6,215	100.00	0.00
Miscellaneous II							1,932		
Deposit Intangibles									
Retail CD Intangible	130	144	158	175	192	211			-9.79
Transaction Account Intangible	975	1,297	1,609	1,848	2,067	2,304			-17.10
MMDA Intangible	2,566	3,016	3,539	4,107	4,676	5,318			-15.42
Passbook Account Intangible	752	966	1,119	1,266	1,412	1,587			-13.41
Non-Interest-Bearing Account Intangible	436	640	834	1,018	1,193	1,360			-22.67
TOTAL OTHER ASSETS	**11,073**	**12,278**	**13,474**	**14,628**	**15,754**	**16,996**	**9,510**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							435		
TOTAL ASSETS	**267,007**	**264,954**	**262,396**	**258,840**	**254,482**	**249,917**	**256,872**	**102/99*** **	**1.17/1.66*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	56,954	56,774	56,598	56,428	56,262	56,111	56,642	99.92	0.31
Fixed-Rate Maturing in 13 Months or More	19,293	18,835	18,402	18,010	17,639	17,284	18,362	100.22	2.24
Variable-Rate	811	810	809	809	808	808	809	100.11	0.07
Demand									
Transaction Accounts	13,710	13,710	13,710	13,710	13,710	13,710	13,710	100/88*	0.00/2.28*
MMDAs	52,248	52,248	52,248	52,248	52,248	52,248	52,248	100/93*	0.00/1.12*
Passbook Accounts	10,016	10,016	10,016	10,016	10,016	10,016	10,016	100/89*	0.00/1.70*
Non-Interest-Bearing Accounts	8,882	8,882	8,882	8,882	8,882	8,882	8,882	100/91*	0.00/2.35*
TOTAL DEPOSITS	**161,914**	**161,276**	**160,666**	**160,104**	**159,566**	**159,060**	**160,669**	**100/95***	**0.36/1.15***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	40,416	40,124	39,837	39,555	39,278	39,006	40,049	99.47	0.71
Fixed-Rate Maturing in 37 Months or More	4,461	4,266	4,083	3,909	3,745	3,590	4,100	99.59	4.37
Variable-Rate	16,955	16,919	16,883	16,847	16,810	16,774	16,079	105.00	0.21
TOTAL BORROWINGS	**61,832**	**61,309**	**60,803**	**60,311**	**59,834**	**59,370**	**60,228**	**100.95**	**0.82**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,033	1,033	1,033	1,033	1,033	1,033	1,033	100.00	0.00
Other Escrow Accounts	162	157	153	148	144	140	177	86.42	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,916	3,916	3,916	3,916	3,916	3,916	3,916	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	295		
TOTAL OTHER LIABILITIES	**5,110**	**5,105**	**5,101**	**5,097**	**5,092**	**5,089**	**5,420**	**94.12**	**0.09**
Other Liabilities not Included Above									
Self-Valued	8,013	7,754	7,568	7,457	7,376	7,298	7,553	100.20	1.97
Unamortized Yield Adjustments							111		
TOTAL LIABILITIES	**236,870**	**235,445**	**234,138**	**232,968**	**231,868**	**230,817**	**233,981**	**100/97****	**0.53/1.07****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	89	55	-17	-157	-321	-488			
ARMs	19	11	4	-4	-17	-37			
Other Mortgages	96	49	0	-47	-88	-128			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	185	114	-3	-153	-318	-497			
Sell Mortgages and MBS	-292	-204	-12	284	617	954			
Purchase Non-Mortgage Items	27	30	0	-21	-35	-45			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-965	-488	-49	356	731	1,077			
Pay Floating, Receive Fixed Swaps	41	20	1	-16	-32	-46			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	-1	-12	-25	-39			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	2	1	0	0	0	0			
Futures	3	1	0	-1	-2	-3			
Options on Futures	20	12	5	3	1	-1			
Construction LIP	22	10	-1	-13	-24	-35			
Self-Valued	227	166	197	382	642	915			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-525**	**-222**	**123**	**601**	**1,127**	**1,626**			

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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	267,007	264,954	262,396	258,840	254,482	249,917	256,872	102/99***	1.17/1.66***
MINUS TOTAL LIABILITIES	236,870	235,445	234,138	232,968	231,868	230,817	233,981	100/97**	0.53/1.07**
PLUS OFF-BALANCE-SHEET POSITIONS	-525	-222	123	601	1,127	1,626			
TOTAL NET PORTFOLIO VALUE #	29,611	29,287	28,381	26,473	23,741	20,727	22,891	123.98	4.96

* 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	$221	$5,758	$11,687	$4,216	$4,612
WARM	306 mo	322 mo	332 mo	323 mo	322 mo
WAC	4.70%	5.65%	6.42%	7.43%	8.98%
Amount of these that is FHA or VA Guaranteed	$0	$18	$175	$72	$55
Securities Backed by Conventional Mortgages	$291	$8,267	$741	$15	$7
WARM	307 mo	347 mo	338 mo	259 mo	198 mo
Weighted Average Pass-Through Rate	4.45%	5.11%	6.42%	7.14%	8.90%
Securities Backed by FHA or VA Mortgages	$201	$1,801	$49	$13	$6
WARM	316 mo	336 mo	254 mo	155 mo	178 mo
Weighted Average Pass-Through Rate	3.84%	5.24%	6.14%	7.28%	8.52%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,190	$3,683	$3,049	$1,821	$1,522
WAC	4.68%	5.44%	6.46%	7.40%	9.13%
Mortgage Securities	$1,940	$1,114	$151	$15	$3
Weighted Average Pass-Through Rate	4.46%	5.20%	6.14%	7.30%	8.84%
WARM (of 15-Year Loans and Securities)	136 mo	140 mo	150 mo	142 mo	142 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$388	$2,281	$3,218	$927	$849
WAC	4.48%	5.57%	6.39%	7.34%	10.34%
Mortgage Securities	$1,071	$230	$23	$1	$0
Weighted Average Pass-Through Rate	4.24%	5.31%	6.10%	7.08%	8.15%
WARM (of Balloon Loans and Securities)	51 mo	83 mo	92 mo	68 mo	62 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$61,360**

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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	$172	$182	$33	$81	$3
WAC	7.93%	5.82%	6.12%	1.75%	4.96%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,475	$15,669	$22,674	$8,891	$1,712
Weighted Average Margin	253 bp	270 bp	257 bp	324 bp	281 bp
WAC	7.28%	5.55%	5.81%	8.23%	6.27%
WARM	295 mo	316 mo	338 mo	387 mo	313 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	43 mo	6 mo	28 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$53,893**

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	$460	$403	$251	$5,515	$36
Weighted Average Distance from Lifetime Cap	154 bp	113 bp	146 bp	141 bp	187 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$660	$2,174	$660	$1,952	$156
Weighted Average Distance from Lifetime Cap	316 bp	363 bp	339 bp	241 bp	321 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,900	$11,829	$19,516	$201	$1,448
Weighted Average Distance from Lifetime Cap	731 bp	568 bp	547 bp	751 bp	555 bp
Balances Without Lifetime Cap	$1,626	$1,446	$2,280	$1,304	$76
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,467	$13,605	$19,147	$650	$1,075
Weighted Average Periodic Rate Cap	156 bp	188 bp	200 bp	768 bp	224 bp
Balances Subject to Periodic Rate Floors	$1,020	$9,485	$14,341	$550	$1,073
MBS Included in ARM Balances	$323	$2,367	$2,556	$210	$9

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,962	$7,159
WARM	71 mo	133 mo
Remaining Term to Full Amortization	265 mo	
Rate Index Code	0	0
Margin	198 bp	211 bp
Reset Frequency	23 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$149	$259
Wghted Average Distance to Lifetime Cap	34 bp	53 bp
Fixed-Rate:		
Balances	$2,739	$6,116
WARM	45 mo	85 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.95%	6.61%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$10,236	$2,726
WARM	16 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	107 bp	7.82%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$17,414	$7,279
WARM	256 mo	165 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	55 bp	8.04%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,597	$3,646
WARM	36 mo	48 mo
Margin in Column 1; WAC in Column 2	321 bp	7.17%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,676	$20,895
WARM	35 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	727 bp	11.79%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$236	$2,225
Fixed Rate		
Remaining WAL <= 5 Years	$124	$7,214
Remaining WAL 5-10 Years	$240	$692
Remaining WAL Over 10 Years	$327	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$10	$2
CMO Residuals:		
Fixed Rate	$0	$37
Floating Rate	$70	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$14	$266
WAC	4.32%	8.42%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,022	$10,435

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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	$2,852	$20,905	$28,474	$7,541	$1,933
WARM	178 mo	260 mo	311 mo	301 mo	211 mo
Weighted Average Servicing Fee	28 bp	30 bp	34 bp	42 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	479 loans				
FHA/VA	67 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$18,281	$678
WARM (in months)	335 mo	393 mo
Weighted Average Servicing Fee	50 bp	20 bp

Total # of Adjustable-Rate Loans Serviced	176 loans
Number of These Subserviced by Others	6 loans

Total Balances of Mortgage Loans Serviced for Others **$80,665**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,449		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,210		
Zero-Coupon Securities	$65	5.21%	48 mo
Government & Agency Securities	$2,626	4.21%	31 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,657	4.92%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$946	5.36%	101 mo
Memo: Complex Securities (from supplemental reporting)	$4,444		

Total Cash, Deposits, and Securities **$20,397**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,087
Accrued Interest Receivable	$928
Advances for Taxes and Insurance	$102
Less: Unamortized Yield Adjustments	$-968
Valuation Allowances	$641
Unrealized Gains (Losses)	$-403

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$241
Accrued Interest Receivable	$259
Less: Unamortized Yield Adjustments	$98
Valuation Allowances	$795
Unrealized Gains (Losses)	$-3

OTHER ITEMS	
Real Estate Held for Investment	$67
Repossessed Assets	$346
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$131
Office Premises and Equipment	$2,705
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-17
Less: Unamortized Yield Adjustments	$12
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,362
Miscellaneous I	$6,215
Miscellaneous II	$1,932
TOTAL ASSETS	**$256,925**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$46
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$823
Mortgage-Related Mututal Funds	$388
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,644
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$4,632
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,410

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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	$15,594	$3,733	$1,577	$101
WAC	5.03%	4.40%	4.91%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$22,920	$9,745	$3,073	$164
WAC	5.11%	4.75%	4.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,625	$5,937	$75
WAC		5.03%	4.17%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,800	$20
WAC			4.82%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$75,004**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,682	$2,467	$3,048
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$34,176	$19,364	$11,373
Penalty in Months of Forgone Interest	3.34 mo	6.23 mo	7.44 mo
Balances in New Accounts	$6,725	$2,076	$311

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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%	$222	$526	$3	2.56%
3.00 to 3.99%	$1,695	$7,050	$178	3.62%
4.00 to 4.99%	$1,444	$6,952	$2,300	4.52%
5.00 to 5.99%	$15,300	$6,687	$1,355	5.30%
6.00 to 6.99%	$53	$73	$234	6.61%
7.00 to 7.99%	$4	$35	$20	7.23%
8.00 to 8.99%	$0	$6	$10	8.28%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	61 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$44,149**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$24,441
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	$13,710	1.63%	$485
Money Market Deposit Accounts (MMDAs)	$52,248	3.32%	$4,335
Passbook Accounts	$10,016	2.07%	$564
Non-Interest-Bearing Non-Maturity Deposits	$8,882		$333
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$637	0.01%	
Escrow for Mortgages Serviced for Others	$396	0.01%	
Other Escrows	$177	0.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$86,066		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-12		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$123		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,916		
Miscellaneous II	$295		
TOTAL LIABILITIES	**$233,981**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$214
EQUITY CAPITAL	$22,735
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$256,930**

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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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	38	$605
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	31	$622
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	22	$231
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	83	$332
1014	Opt commitment to orig 25- or 30-year FRMs	81	$3,859
1016	Opt commitment to orig "other" Mortgages	68	$1,554
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$4
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		$55
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$814
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		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$452
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$37
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$20
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	12	$16
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$603
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$9
2054	Commit/purchase 25- to 30-year FRM MBS		$1,598
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$42
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$141
2074	Commit/sell 25- or 30-yr FRM MBS	9	$4,992
2076	Commit/sell "other" MBS		$76
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$8

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$30
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$60
2116	Commit/purchase "other" Mortgage loans, svc released		$57
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$57
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$27
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	17	$89
2134	Commit/sell 25- or 30-yr FRM loans, svc released	33	$641
2136	Commit/sell "other" Mortgage loans, svc released	7	$296
2202	Firm commitment to originate 1-month COFI ARM loans		$67
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	15	$76
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$262
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	27	$55
2214	Firm commit/originate 25- or 30-year FRM loans	28	$467
2216	Firm commit/originate "other" Mortgage loans	26	$886
3016	Option to purchase "other" Mortgages		$228
3068	Short option to sell 3- or 5-yr Treasury ARMs		$44
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$13
3074	Short option to sell 25- or 30-yr FRMs		$235
3076	Short option to sell "other" Mortgages		$41
4002	Commit/purchase non-Mortgage financial assets	23	$188
4006	Commit/purchase "other" liabilities		$750
4022	Commit/sell non-Mortgage financial assets		$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
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,150
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,332
5026	IR swap: pay 3-month LIBOR, receive fixed		$332
5044	IR swap: pay the prime rate, receive fixed		$5
7004	Interest rate floor based on 3-month LIBOR		$50
8010	Long futures contract on 10-year Treasury note		$20
8038	Short futures contract on 5-year Treasury note		$7
9008	Long call option on 5-year T-note futures contract		$7
9010	Long call option on 10-year T-note futures contract		$84
9032	Long put option on 5-year T-note futures contract		$1
9058	Short call option on 10-year T-note futures contract		$1
9082	Short put option on 10-year T-note futures contract		$22
9502	Fixed-rate construction loans in process	100	$651
9512	Adjustable-rate construction loans in process	65	$1,300

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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		$25
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$109
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$4
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$62
120	Other investment securities, fixed-coupon securities	6	$59
122	Other investment securities, floating-rate securities	6	$81
125	Multi/nonres mtg loans; fixed-rate, Balloon		$19
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$10
130	Construction and land loans (adj-rate)		$6
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$85
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$2,299
189	Consumer loans; other		$631
200	Variable-rate, fixed-maturity CDs	71	$809
220	Variable-rate FHLB advances	45	$6,088
299	Other variable-rate	29	$9,991
300	Govt. & agency securities, fixed-coupon securities		$104
302	Govt. & agency securities, floating-rate securities		$0

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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	141	$4,444	$4,703	$4,567	$4,414	$4,258	$4,072	$3,897
123 - Mortgage Derivatives - M/V estimate	91	$11,404	$11,921	$11,677	$11,381	$11,084	$10,690	$10,345
129 - Mortgage-Related Mutual Funds - M/V estimate	17	$253	$258	$257	$253	$246	$239	$232
280 - FHLB putable advance-M/V estimate	31	$1,231	$1,323	$1,276	$1,243	$1,222	$1,210	$1,201
281 - FHLB convertible advance-M/V estimate	49	$4,649	$4,939	$4,762	$4,651	$4,584	$4,538	$4,499
282 - FHLB callable advance-M/V estimate	7	$278	$293	$285	$279	$276	$273	$271
283 - FHLB periodic floor floating rate advance-M/V Estimates		$225	$226	$225	$225	$223	$222	$221
289 - Other FHLB structured advances - M/V estimate	7	$164	$164	$163	$162	$160	$159	$157
290 - Other structured borrowings - M/V estimate	6	$1,007	$1,069	$1,042	$1,008	$990	$974	$950
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$1,209	$227	$166	$197	$382	$642	$915