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: 98** **March 2011**

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	95,964	-14,625	-13 %	12.24 %	-135 bp
+200 bp	103,034	-7,555	-7 %	12.95 %	-64 bp
+100 bp	108,367	-2,223	-2 %	13.45 %	-15 bp
0 bp	110,590			13.59 %	
-100 bp	111,672	1,083	+1 %	13.62 %	+2 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.59 %	13.29 %	13.20 %
Post-shock NPV Ratio	12.95 %	12.91 %	12.68 %
Sensitivity Measure: Decline in NPV Ratio	64 bp	38 bp	52 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 6/27/2011 11:35:25 AM — **Amounts in Millions** — **Data as of: 6/27/2011**

	-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	73,973	72,261	69,328	65,808	62,107	68,855	104.95	3.21
30-Year Mortgage Securities	23,889	22,840	21,491	20,098	18,716	23,059	99.05	5.25
15-Year Mortgages and MBS	49,568	48,359	46,656	44,833	42,994	46,703	103.55	3.01
Balloon Mortgages and MBS	31,543	30,997	30,249	29,460	28,655	31,113	99.63	2.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,885	13,847	13,736	13,601	13,433	13,343	103.78	0.54
7 Month to 2 Year Reset Frequency	41,667	41,584	41,265	40,717	39,981	40,284	103.23	0.48
2+ to 5 Year Reset Frequency	43,929	43,697	42,814	41,379	39,676	42,289	103.33	1.28
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,204	4,175	4,122	4,064	3,999	3,916	106.61	0.98
2 Month to 5 Year Reset Frequency	3,603	3,569	3,515	3,455	3,381	3,461	103.13	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	14,586	14,392	14,179	13,967	13,758	14,199	101.36	1.41
Adjustable-Rate, Fully Amortizing	24,653	24,501	24,314	24,109	23,854	24,440	100.25	0.69
Fixed-Rate, Balloon	11,954	11,576	11,199	10,840	10,496	10,893	106.27	3.26
Fixed-Rate, Fully Amortizing	22,647	21,990	21,327	20,700	20,106	20,736	106.05	3.00
Construction and Land Loans								
Adjustable-Rate	5,379	5,368	5,353	5,339	5,324	5,370	99.97	0.23
Fixed-Rate	1,970	1,907	1,844	1,785	1,730	1,981	96.27	3.29
Second-Mortgage Loans and Securities								
Adjustable-Rate	35,510	35,447	35,348	35,251	35,156	35,403	100.12	0.23
Fixed-Rate	12,916	12,653	12,366	12,092	11,831	12,078	104.76	2.18
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	14,435	14,212	13,898	13,546	13,164	14,212	100.00	1.89
Accrued Interest Receivable	1,755	1,755	1,755	1,755	1,755	1,755	100.00	0.00
Advance for Taxes/Insurance	310	310	310	310	310	310	100.00	0.00
Float on Escrows on Owned Mortgages	173	288	416	528	629			-42.02
LESS: Value of Servicing on Mortgages Serviced by Others	-78	-99	-123	-125	-126			-22.82
TOTAL MORTGAGE LOANS AND SECURITIES	**432,626**	**425,826**	**415,608**	**403,763**	**391,182**	**414,398**	**102.76**	**2.00**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,295	18,258	18,213	18,169	18,125	18,320	99.66	0.22
Fixed-Rate	12,503	12,029	11,571	11,136	10,723	11,145	107.93	3.87
Consumer Loans								
Adjustable-Rate	42,406	42,377	42,310	42,243	42,178	42,010	100.87	0.11
Fixed-Rate	51,560	51,110	50,536	49,984	49,451	51,442	99.35	1.00
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,529	-2,519	-2,504	-2,490	-2,475	-2,519	0.00	0.49
Accrued Interest Receivable	525	525	525	525	525	525	100.00	0.00
TOTAL NONMORTGAGE LOANS	**122,759**	**121,779**	**120,650**	**119,567**	**118,526**	**120,924**	**100.71**	**0.87**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	9,173	9,173	9,173	9,173	9,173	9,173	100.00	0.00
Equities and All Mutual Funds	356	343	329	315	302	344	99.76	3.90
Zero-Coupon Securities	1,936	1,918	1,889	1,860	1,832	1,910	100.45	1.23
Government and Agency Securities	22,728	22,066	21,414	20,800	20,219	21,689	101.74	2.98
Term Fed Funds, Term Repos	46,374	46,367	46,303	46,241	46,178	46,360	100.01	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,693	18,079	17,479	16,919	16,395	18,850	95.91	3.36
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	74,669	73,295	71,208	68,894	66,523	72,902	100.54	2.36
Structured Securities (Complex)	33,870	33,249	32,399	31,493	30,634	33,572	99.04	2.21
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.25
TOTAL CASH, DEPOSITS, AND SECURITIES	**207,791**	**204,483**	**200,188**	**195,688**	**191,249**	**204,791**	**99.85**	**1.86**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,114	3,114	3,114	3,114	3,114	3,114	100.00	0.00
Real Estate Held for Investment	51	51	51	51	51	51	100.00	0.00
Investment in Unconsolidated Subsidiaries	498	466	434	402	371	466	100.00	6.80
Office Premises and Equipment	3,883	3,883	3,883	3,883	3,883	3,883	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,546**	**7,514**	**7,482**	**7,451**	**7,419**	**7,514**	**100.00**	**0.42**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,921	2,419	2,783	2,998	3,108			-17.82
Adjustable-Rate Servicing	611	748	882	877	857			-18.08
Float on Mortgages Serviced for Others	1,162	1,391	1,620	1,787	1,919			-16.43
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,694**	**4,558**	**5,284**	**5,662**	**5,885**			**-17.44**
OTHER ASSETS								
Purchased and Excess Servicing						2,740		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	32,244	32,244	32,244	32,244	32,244	32,244	100.00	0.00
Miscellaneous II						10,797		
Deposit Intangibles								
Retail CD Intangible	248	288	420	475	525			-29.80
Transaction Account Intangible	2,459	3,367	4,933	6,406	7,839			-36.74
MMDA Intangible	7,683	9,148	12,584	15,886	18,848			-26.78
Passbook Account Intangible	2,993	3,800	5,327	6,763	8,142			-30.71
Non-Interest-Bearing Account Intangible	82	660	1,235	1,782	2,302			-87.37
TOTAL OTHER ASSETS	**45,709**	**49,507**	**56,743**	**63,555**	**69,900**	**45,781**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,884		
TOTAL ASSETS	**820,126**	**813,666**	**805,955**	**795,685**	**784,160**	**789,524**	**103/101*** **	**0.87/1.58*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	105,683	105,588	105,220	104,868	104,541	104,816	100.74	0.22
Fixed-Rate Maturing in 13 Months or More	65,101	63,472	61,886	60,520	59,330	60,685	104.59	2.53
Variable-Rate	527	527	527	526	526	526	100.07	0.02
Demand								
Transaction Accounts	64,011	64,011	64,011	64,011	64,011	64,011	100/95*	0.00/2.04*
MMDAs	242,884	242,884	242,884	242,884	242,884	242,884	100/96*	0.00/1.05*
Passbook Accounts	65,798	65,798	65,798	65,798	65,798	65,798	100/94*	0.00/1.88*
Non-Interest-Bearing Accounts	24,834	24,834	24,834	24,834	24,834	24,834	100/97*	0.00/2.39*
TOTAL DEPOSITS	**568,837**	**567,114**	**565,159**	**563,442**	**561,924**	**563,555**	**101/98***	**0.32/1.34***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	44,212	43,865	43,460	43,063	42,674	42,942	102.15	0.86
Fixed-Rate Maturing in 37 Months or More	24,258	23,060	21,935	20,881	19,890	21,399	107.76	5.04
Variable-Rate	12,836	12,828	12,810	12,792	12,775	12,745	100.65	0.10
TOTAL BORROWINGS	**81,306**	**79,753**	**78,205**	**76,736**	**75,338**	**77,087**	**103.46**	**1.94**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,103	3,103	3,103	3,103	3,103	3,103	100.00	0.00
Other Escrow Accounts	1,437	1,394	1,353	1,314	1,277	1,511	92.27	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	699	699	699	699	699	699	100.00	0.00
Miscellaneous I	13,988	13,988	13,988	13,988	13,988	13,988	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,655		
TOTAL OTHER LIABILITIES	**19,228**	**19,185**	**19,143**	**19,104**	**19,067**	**20,956**	**91.55**	**0.22**
Other Liabilities not Included Above								
Self-Valued	37,960	36,595	35,338	34,332	33,560	33,530	109.14	3.58
Unamortized Yield Adjustments						96		
TOTAL LIABILITIES	**707,331**	**702,647**	**697,847**	**693,614**	**689,889**	**695,224**	**101/99****	**0.67/1.49****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	198	-1	-312	-634	-948			
ARMs	5	2	-7	-19	-43			
Other Mortgages	7	0	-12	-24	-38			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	42	-16	-97	-180	-265			
Sell Mortgages and MBS	-295	-22	381	801	1,214			
Purchase Non-Mortgage Items	3	0	-4	-7	-10			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-834	-209	361	893	1,391			
Pay Floating, Receive Fixed Swaps	239	131	27	-74	-170			
Basis Swaps	0	0	0	0	0			
Swaptions	2	-3	-8	-15	-22			
OTHER								
Options on Mortgages and MBS	0	1	92	203	316			
Interest-Rate Caps	54	83	120	169	228			
Interest-Rate Floors	41	28	20	15	12			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-8	-16	-29	-42	-54			
Self-Valued	-576	-410	-276	-125	83			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,122**	**-430**	**258**	**962**	**1,693**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	820,126	813,666	805,955	795,685	784,160	789,524	103/101***	0.87/1.58***
MINUS TOTAL LIABILITIES	707,331	702,647	697,847	693,614	689,889	695,224	101/99**	0.67/1.49**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,122	-430	258	962	1,693			
TOTAL NET PORTFOLIO VALUE #	111,672	110,590	108,367	103,034	95,964	94,300	117.27	1.49

* 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	$13,307	$27,631	$20,163	$4,865	$2,889
WARM	337 mo	315 mo	306 mo	292 mo	267 mo
WAC	4.21%	5.50%	6.38%	7.39%	8.86%
Amount of these that is FHA or VA Guaranteed	$1,211	$1,400	$719	$446	$785
Securities Backed by Conventional Mortgages	$13,165	$3,003	$1,084	$74	$7
WARM	348 mo	314 mo	302 mo	255 mo	171 mo
Weighted Average Pass-Through Rate	3.85%	5.28%	6.11%	7.24%	8.42%
Securities Backed by FHA or VA Mortgages	$4,517	$720	$400	$14	$76
WARM	339 mo	322 mo	289 mo	201 mo	92 mo
Weighted Average Pass-Through Rate	3.55%	5.13%	6.22%	7.20%	9.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$11,941	$6,284	$3,076	$999	$555
WAC	4.30%	5.43%	6.40%	7.39%	8.98%
Mortgage Securities	$20,170	$3,201	$466	$9	$1
Weighted Average Pass-Through Rate	3.75%	5.18%	6.03%	7.12%	8.55%
WARM (of 15-Year Loans and Securities)	158 mo	136 mo	130 mo	124 mo	132 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$19,589	$3,476	$2,440	$341	$120
WAC	4.02%	5.33%	6.41%	7.31%	9.54%
Mortgage Securities	$4,985	$143	$19	$0	$0
Weighted Average Pass-Through Rate	3.47%	5.47%	6.18%	7.19%	8.00%
WARM (of Balloon Loans and Securities)	78 mo	84 mo	81 mo	89 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$169,730**

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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	$0	$189	$17	$0	$0
WAC	3.52%	3.64%	5.53%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,343	$40,095	$42,272	$3,916	$3,461
Weighted Average Margin	235 bp	237 bp	236 bp	267 bp	256 bp
WAC	3.84%	4.52%	4.61%	3.61%	4.82%
WARM	257 mo	296 mo	329 mo	357 mo	325 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	45 mo	5 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$103,292**

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	$125	$406	$89	$17	$4
Weighted Average Distance from Lifetime Cap	135 bp	182 bp	104 bp	9 bp	164 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$494	$462	$217	$47	$166
Weighted Average Distance from Lifetime Cap	299 bp	335 bp	369 bp	359 bp	335 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,517	$39,050	$41,727	$3,699	$3,210
Weighted Average Distance from Lifetime Cap	747 bp	633 bp	581 bp	675 bp	630 bp
Balances Without Lifetime Cap	$1,206	$366	$256	$154	$81
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,653	$37,893	$40,436	$207	$2,221
Weighted Average Periodic Rate Cap	243 bp	207 bp	219 bp	500 bp	158 bp
Balances Subject to Periodic Rate Floors	$6,341	$34,021	$38,588	$100	$2,144
MBS Included in ARM Balances	$2,650	$7,693	$6,741	$1,321	$108

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$14,199	$24,440
WARM	72 mo	143 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	224 bp	244 bp
Reset Frequency	39 mo	15 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$432	$370
Wghted Average Distance to Lifetime Cap	56 bp	151 bp
Fixed-Rate:		
Balances	$10,893	$20,736
WARM	49 mo	81 mo
Remaining Term to Full Amortization	261 mo	
WAC	6.06%	5.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,370	$1,981
WARM	29 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	181 bp	6.05%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$35,403	$12,078
WARM	194 mo	155 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	24 bp	6.83%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,320	$11,145
WARM	39 mo	56 mo
Margin in Column 1; WAC in Column 2	222 bp	6.37%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,010	$51,442
WARM	90 mo	75 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	612 bp	10.19%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$846	$23,824
Fixed Rate		
Remaining WAL <= 5 Years	$2,543	$35,193
Remaining WAL 5-10 Years	$2,800	$4,067
Remaining WAL Over 10 Years	$404	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$27
WAC	1.67%	5.97%
Principal-Only MBS	$4	$12
WAC	6.07%	6.26%
Total Mortgage-Derivative Securities - Book Value	$6,607	$63,222

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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	$90,605	$72,472	$61,866	$15,449	$5,989
WARM	300 mo	292 mo	291 mo	279 mo	196 mo
Weighted Average Servicing Fee	28 bp	30 bp	31 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,235 loans				
FHA/VA	401 loans				
Subserviced by Others	60 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$87,947	$8,549	Total # of Adjustable-Rate Loans Serviced	456 loans
WARM (in months)	230 mo	309 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	33 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others	**$342,877**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$9,173		
Equity Securities Carried at Fair Value	$343		
Zero-Coupon Securities	$1,910	0.76%	19 mo
Government & Agency Securities	$21,689	1.99%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$46,360	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$18,850	2.08%	49 mo
Memo: Complex Securities (from supplemental reporting)	$33,572		

Total Cash, Deposits, and Securities	**$131,896**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$20,170
Accrued Interest Receivable	$1,755
Advances for Taxes and Insurance	$310
Less: Unamortized Yield Adjustments	$3,773
Valuation Allowances	$5,958
Unrealized Gains (Losses)	$-991

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,471
Accrued Interest Receivable	$525
Less: Unamortized Yield Adjustments	$206
Valuation Allowances	$3,990
Unrealized Gains (Losses)	$-34

OTHER ITEMS

Real Estate Held for Investment	$51
Repossessed Assets	$3,114
Equity Investments Not Carried at Fair Value	$466
Office Premises and Equipment	
	$3,883
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$159
Valuation Allowances	$-960
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$2,740
Miscellaneous I	
Miscellaneous II	$32,244
	$10,797
TOTAL ASSETS	**$786,450**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$236
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$257
Mortgage-Related Mututal Funds	$86
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$34,502
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$33,741
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,009

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$27,585	$8,882	$775	$341
WAC	0.79%	2.11%	4.75%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$38,775	$25,451	$3,347	$503
WAC	0.98%	2.03%	4.57%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$29,398	$12,838	$217
WAC		1.76%	4.02%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$18,450	$381
WAC			3.14%	
WARM			57 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$165,501**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$10,499	$13,675	$13,118
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$51,797	$46,762	$21,954
Penalty in Months of Forgone Interest	3.31 mo	5.92 mo	8.33 mo
Balances in New Accounts	$7,893	$7,803	$3,296

AGGREGATE SCHEDULE CMR REPORT

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%	$12,316	$12,015	$4,256	1.12%
3.00 to 3.99%	$302	$6,274	$5,133	3.34%
4.00 to 4.99%	$366	$4,913	$5,531	4.58%
5.00 to 5.99%	$1,058	$5,682	$4,887	5.45%
6.00 to 6.99%	$12	$1	$1,042	6.02%
7.00 to 7.99%	$0	$1	$6	7.20%
8.00 to 8.99%	$0	$0	$518	8.73%
9.00 and Above	$0	$0	$27	10.80%
WARM	1 mo	16 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$64,342**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$46,802
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$64,011	0.49%	$2,433
Money Market Deposit Accounts (MMDAs)	$242,884	0.61%	$8,207
Passbook Accounts	$65,798	0.56%	$4,791
Non-Interest-Bearing Non-Maturity Deposits	$24,834		$728
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,576	0.04%	
Escrow for Mortgages Serviced for Others	$1,527	0.06%	
Other Escrows	$1,511	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$402,141		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-28		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$124		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$699		
Miscellaneous I	$13,988		
Miscellaneous II	$1,655		
TOTAL LIABILITIES	**$695,224**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$184
EQUITY CAPITAL	$91,026
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$786,434**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$14
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	18	$368
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	26	$537
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$514
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	58	$1,357
1014	Opt commitment to orig 25- or 30-year FRMs	60	$5,105
1016	Opt commitment to orig "other" Mortgages	50	$527
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$8
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$71
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$157
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$502
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2042	Commit/purchase 1-month COFI ARM MBS		$891
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$14
2054	Commit/purchase 25- to 30-year FRM MBS	6	$350
2056	Commit/purchase "other" MBS		$151
2062	Commit/sell 1-month COFI ARM MBS		$79
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$25
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,421
2074	Commit/sell 25- or 30-yr FRM MBS	11	$4,215
2076	Commit/sell "other" MBS		$67
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7

AGGREGATE SCHEDULE CMR REPORT

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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
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$17
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2116	Commit/purchase "other" Mortgage loans, svc released		$16
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$61
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$24
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	17	$85
2134	Commit/sell 25- or 30-yr FRM loans, svc released	23	$530
2136	Commit/sell "other" Mortgage loans, svc released	7	$106
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$142
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		$133
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$178
2214	Firm commit/originate 25- or 30-year FRM loans	17	$281
2216	Firm commit/originate "other" Mortgage loans	12	$153
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$251
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$187
3034	Option to sell 25- or 30-year FRMs	7	$1,573
3036	Option to sell "other" Mortgages		$9
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		$1
3074	Short option to sell 25- or 30-yr FRMs		$3
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	20	$251
4022	Commit/sell non-Mortgage financial assets		$6

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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	9	$1,420
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$14,885
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,042
5026	IR swap: pay 3-month LIBOR, receive fixed		$984
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$710
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$815
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,564
6004	Interest rate Cap based on 3-month LIBOR		$3,435
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	39	$344
9512	Adjustable-rate construction loans in process	36	$809

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$401
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,142
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,665
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$565
120	Other investment securities, fixed-coupon securities		$580
122	Other investment securities, floating-rate securities		$396
125	Multi/nonres mtg loans; fixed-rate, Balloon		$154
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$183
130	Construction and land loans (adj-rate)		$49
140	Second Mortgages (adj-rate)		$70
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	6	$6,897
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$13,762
187	Consumer loans; recreational vehicles	6	$2,067
189	Consumer loans; other	7	$2,467
200	Variable-rate, fixed-maturity CDs	31	$526
220	Variable-rate FHLB advances	9	$3,876
299	Other variable-rate	18	$8,869
300	Govt. & agency securities, fixed-coupon securities		$15
302	Govt. & agency securities, floating-rate securities		$73

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	60	$33,572	$33,870	$33,249	$32,399	$31,493	$30,634
123 - Mortgage Derivatives - M/V estimate	78	$72,902	$74,669	$73,295	$71,208	$68,894	$66,523
129 - Mortgage-Related Mutual Funds - M/V estimate		$50	$50	$49	$48	$46	$44
280 - FHLB putable advance-M/V estimate	22	$16,616	$18,970	$18,266	$17,652	$17,162	$16,799
281 - FHLB convertible advance-M/V estimate	14	$1,975	$2,105	$2,075	$2,029	$1,992	$1,960
282 - FHLB callable advance-M/V estimate		$186	$208	$201	$195	$191	$187
289 - Other FHLB structured advances - M/V estimate	6	$812	$789	$808	$809	$812	$815
290 - Other structured borrowings - M/V estimate	27	$13,941	$15,888	$15,245	$14,653	$14,175	$13,798
500 - Other OBS Positions w/o contract code or exceeds 16 positions	15	$18,252	$-576	$-410	$-276	$-125	$83