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: 109** **June 2008**

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	105,324	-26,017	-20 %	8.12 %	-166 bp
+200 bp	116,569	-14,771	-11 %	8.86 %	-91 bp
+100 bp	125,520	-5,821	-4 %	9.43 %	-34 bp
0 bp	131,341			9.77 %	
-100 bp	134,803	3,462	+3 %	9.96 %	+18 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.77 %	9.24 %	11.23 %
Post-shock NPV Ratio	8.86 %	8.42 %	9.13 %
Sensitivity Measure: Decline in NPV Ratio	91 bp	82 bp	210 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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Present Value Estimates by Interest Rate Scenario

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	-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	118,946	116,061	111,991	107,561	102,977	115,786	100.24	3.00
30-Year Mortgage Securities	23,518	22,773	21,806	20,818	19,856	23,103	98.57	3.76
15-Year Mortgages and MBS	41,276	40,213	38,918	37,523	36,112	40,203	100.02	2.93
Balloon Mortgages and MBS	33,613	33,057	32,357	31,505	30,506	32,980	100.23	1.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	27,027	26,901	26,789	26,639	26,427	27,314	98.49	0.44
7 Month to 2 Year Reset Frequency	64,282	63,742	62,975	62,072	60,825	63,679	100.10	1.03
2+ to 5 Year Reset Frequency	117,586	116,098	114,050	110,652	106,885	114,562	101.34	1.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	140,621	139,450	138,127	136,572	134,655	135,218	103.13	0.89
2 Month to 5 Year Reset Frequency	14,006	13,814	13,610	13,390	13,146	13,824	99.92	1.43
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	23,742	23,450	23,161	22,878	22,595	23,392	100.25	1.24
Adjustable-Rate, Fully Amortizing	59,039	58,419	57,736	57,034	56,312	58,519	99.83	1.12
Fixed-Rate, Balloon	16,488	15,769	15,092	14,453	13,851	15,220	103.61	4.43
Fixed-Rate, Fully Amortizing	24,493	23,619	22,799	22,029	21,304	22,935	102.98	3.59
Construction and Land Loans								
Adjustable-Rate	26,183	26,127	26,071	26,016	25,962	26,151	99.91	0.21
Fixed-Rate	6,067	5,870	5,685	5,514	5,353	6,101	96.21	3.25
Second-Mortgage Loans and Securities								
Adjustable-Rate	95,868	95,611	95,359	95,110	94,866	95,581	100.03	0.27
Fixed-Rate	54,709	53,422	52,196	51,027	49,911	52,163	102.41	2.35
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	10,554	10,416	10,257	10,071	9,866	10,416	100.00	1.43
Accrued Interest Receivable	4,755	4,755	4,755	4,755	4,755	4,755	100.00	0.00
Advance for Taxes/Insurance	484	484	484	484	484	484	100.00	0.00
Float on Escrows on Owned Mortgages	91	164	257	341	412			-50.55
LESS: Value of Servicing on Mortgages Serviced by Others	-81	-74	-73	-72	-74			5.36
TOTAL MORTGAGE LOANS AND SECURITIES	**903,428**	**890,289**	**874,550**	**856,517**	**837,135**	**882,387**	**100.90**	**1.62**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	30,014	29,958	29,903	29,847	29,793	30,019	99.80	0.19
Fixed-Rate	13,103	12,563	12,051	11,565	11,105	12,159	103.32	4.19
Consumer Loans								
Adjustable-Rate	56,986	56,879	56,774	56,669	56,566	55,598	102.30	0.19
Fixed-Rate	39,179	38,628	38,099	37,589	37,098	38,617	100.03	1.40
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,923	-2,904	-2,885	-2,868	-2,850	-2,904	0.00	0.64
Accrued Interest Receivable	909	909	909	909	909	909	100.00	0.00
TOTAL NONMORTGAGE LOANS	**137,269**	**136,034**	**134,850**	**133,713**	**132,621**	**134,399**	**101.22**	**0.89**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	28,216	28,216	28,216	28,216	28,216	28,216	100.00	0.00
Equities and All Mutual Funds	2,278	2,184	2,090	1,997	1,903	2,184	100.00	4.30
Zero-Coupon Securities	3,681	3,663	3,646	3,629	3,612	3,671	99.78	0.48
Government and Agency Securities	4,949	4,889	4,831	4,775	4,720	4,800	101.85	1.21
Term Fed Funds, Term Repos	17,374	17,347	17,321	17,296	17,270	17,340	100.04	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	37,248	36,724	36,253	35,827	35,440	36,838	99.69	1.36
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	103,394	99,630	95,659	91,954	88,655	109,779	90.76	3.88
Structured Securities (Complex)	11,255	10,850	10,354	9,806	9,261	10,919	99.37	4.15
LESS: Valuation Allowances for Investment Securities	19	19	18	18	17	19	100.00	2.70
TOTAL CASH, DEPOSITS, AND SECURITIES	**208,375**	**203,485**	**198,352**	**193,481**	**189,060**	**213,728**	**95.21**	**2.46**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,203	4,203	4,203	4,203	4,203	4,203	100.00	0.00
Real Estate Held for Investment	102	102	102	102	102	102	100.00	0.00
Investment in Unconsolidated Subsidiaries	3,048	2,854	2,659	2,465	2,271	2,854	100.00	6.80
Office Premises and Equipment	8,239	8,239	8,239	8,239	8,239	8,239	100.00	0.00
TOTAL REAL ASSETS, ETC.	**15,591**	**15,397**	**15,203**	**15,008**	**14,814**	**15,397**	**100.00**	**1.26**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3,133	4,111	5,312	6,060	6,355			-26.50
Adjustable-Rate Servicing	2,828	2,835	2,875	3,226	3,299			-0.83
Float on Mortgages Serviced for Others	2,668	3,176	3,730	4,226	4,575			-16.71
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,629**	**10,123**	**11,916**	**13,512**	**14,229**			**-16.24**
OTHER ASSETS								
Purchased and Excess Servicing						11,242		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	52,066	52,066	52,066	52,066	52,066	52,066	100.00	0.00
Miscellaneous II						22,334		
Deposit Intangibles								
Retail CD Intangible	349	397	445	496	550			-12.04
Transaction Account Intangible	5,421	7,130	8,861	10,225	11,459			-24.12
MMDA Intangible	14,459	17,438	20,373	23,634	26,975			-16.96
Passbook Account Intangible	5,423	6,862	8,237	9,444	10,704			-20.50
Non-Interest-Bearing Account Intangible	3,032	4,419	5,738	6,992	8,187			-30.61
TOTAL OTHER ASSETS	**80,750**	**88,313**	**95,720**	**102,857**	**109,941**	**85,642**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-8,288		
TOTAL ASSETS	**1,354,042**	**1,343,641**	**1,330,589**	**1,315,088**	**1,297,801**	**1,323,265**	**102/99*** **	**0.87/1.47*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	250,772	250,135	249,506	248,909	248,342	248,861	100.51	0.25
Fixed-Rate Maturing in 13 Months or More	52,595	50,775	49,205	48,062	47,152	48,421	104.86	3.34
Variable-Rate	2,054	2,054	2,053	2,053	2,052	2,053	100.06	0.02
Demand								
Transaction Accounts	73,788	73,788	73,788	73,788	73,788	73,788	100/90*	0.00/2.58*
MMDAs	273,496	273,496	273,496	273,496	273,496	273,496	100/94*	0.00/1.16*
Passbook Accounts	70,123	70,123	70,123	70,123	70,123	70,123	100/90*	0.00/2.23*
Non-Interest-Bearing Accounts	61,791	61,791	61,791	61,791	61,791	61,791	100/93*	0.00/2.36*
TOTAL DEPOSITS	**784,619**	**782,161**	**779,962**	**778,221**	**776,744**	**778,532**	**100/96***	**0.30/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	139,236	137,936	136,662	135,412	134,186	137,158	100.57	0.93
Fixed-Rate Maturing in 37 Months or More	41,420	39,257	37,255	35,400	33,675	38,315	102.46	5.30
Variable-Rate	136,428	136,213	135,993	135,768	135,539	136,149	100.05	0.16
TOTAL BORROWINGS	**317,084**	**313,406**	**309,910**	**306,580**	**303,400**	**311,623**	**100.57**	**1.14**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	6,623	6,623	6,623	6,623	6,623	6,623	100.00	0.00
Other Escrow Accounts	2,309	2,241	2,177	2,116	2,059	2,554	87.74	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	25,682	25,682	25,682	25,682	25,682	25,682	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,641		
TOTAL OTHER LIABILITIES	**34,615**	**34,546**	**34,482**	**34,421**	**34,364**	**36,501**	**94.65**	**0.19**
Other Liabilities not Included Above								
Self-Valued	85,249	82,665	80,563	78,861	77,471	79,775	103.62	2.83
Unamortized Yield Adjustments						-61		
TOTAL LIABILITIES	**1,221,567**	**1,212,778**	**1,204,917**	**1,198,083**	**1,191,980**	**1,206,369**	**101/98****	**0.69/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	412	-297	-1,255	-2,262	-3,263			
ARMs	2	-15	-42	-69	-114			
Other Mortgages	75	0	-89	-188	-295			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	612	-872	-2,886	-4,813	-6,662			
Sell Mortgages and MBS	-2,199	-29	3,135	6,155	9,060			
Purchase Non-Mortgage Items	-183	0	167	319	458			
Sell Non-Mortgage Items	-109	0	99	189	271			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,919	-263	1,308	2,802	4,223			
Pay Floating, Receive Fixed Swaps	3,634	274	-2,770	-5,531	-8,040			
Basis Swaps	-3	-1	0	1	2			
Swaptions	543	626	895	1,317	1,809			
OTHER								
Options on Mortgages and MBS	2	205	695	1,161	1,605			
Interest-Rate Caps	17	35	63	104	156			
Interest-Rate Floors	102	66	39	22	13			
Futures	0	0	0	0	0			
Options on Futures	2	2	2	3	4			
Construction LIP	70	-1	-70	-138	-205			
Self-Valued	1,269	750	555	493	481			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,328**	**478**	**-152**	**-435**	**-498**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,354,042	1,343,641	1,330,589	1,315,088	1,297,801	1,323,265	102/99***	0.87/1.47***
MINUS TOTAL LIABILITIES	1,221,567	1,212,778	1,204,917	1,198,083	1,191,980	1,206,369	101/98**	0.69/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	2,328	478	-152	-435	-498			
TOTAL NET PORTFOLIO VALUE #	134,803	131,341	125,520	116,569	105,324	116,896	112.36	3.53

* 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	$1,584	$38,314	$51,637	$15,565	$8,687
WARM	310 mo	325 mo	336 mo	331 mo	322 mo
WAC	4.53%	5.66%	6.39%	7.39%	8.93%
Amount of these that is FHA or VA Guaranteed	$41	$3,043	$5,409	$571	$606
Securities Backed by Conventional Mortgages	$1,704	$12,036	$5,825	$91	$21
WARM	321 mo	333 mo	336 mo	230 mo	208 mo
Weighted Average Pass-Through Rate	4.55%	5.26%	6.09%	7.18%	8.39%
Securities Backed by FHA or VA Mortgages	$146	$1,883	$354	$392	$650
WARM	307 mo	325 mo	301 mo	228 mo	159 mo
Weighted Average Pass-Through Rate	4.29%	5.26%	6.19%	7.37%	8.97%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,978	$13,379	$7,697	$2,548	$1,919
WAC	4.71%	5.50%	6.39%	7.41%	9.10%
Mortgage Securities	$4,694	$6,296	$662	$26	$4
Weighted Average Pass-Through Rate	4.39%	5.18%	6.06%	7.14%	9.17%
WARM (of 15-Year Loans and Securities)	123 mo	153 mo	156 mo	140 mo	140 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$821	$9,569	$17,099	$2,502	$1,006
WAC	4.16%	5.59%	6.40%	7.29%	10.21%
Mortgage Securities	$1,066	$858	$59	$0	$0
Weighted Average Pass-Through Rate	4.46%	5.40%	6.10%	7.75%	8.75%
WARM (of Balloon Loans and Securities)	80 mo	130 mo	199 mo	235 mo	116 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$212,073**

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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	$43	$606	$140	$4,352	$33
WAC	5.12%	5.37%	5.49%	7.23%	6.48%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$27,271	$63,073	$114,422	$130,866	$13,792
Weighted Average Margin	255 bp	259 bp	225 bp	303 bp	270 bp
WAC	5.50%	5.40%	6.02%	6.75%	6.21%
WARM	307 mo	311 mo	340 mo	338 mo	296 mo
Weighted Average Time Until Next Payment Reset	2 mo	16 mo	46 mo	4 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$354,597**

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	$307	$366	$390	$1,524	$87
Weighted Average Distance from Lifetime Cap	130 bp	125 bp	155 bp	156 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5,704	$3,142	$2,642	$61,926	$2,036
Weighted Average Distance from Lifetime Cap	352 bp	351 bp	347 bp	334 bp	327 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$17,583	$59,053	$108,636	$70,653	$11,661
Weighted Average Distance from Lifetime Cap	757 bp	556 bp	547 bp	502 bp	577 bp
Balances Without Lifetime Cap	$3,720	$1,118	$2,893	$1,115	$40
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,467	$58,892	$107,329	$514	$5,621
Weighted Average Periodic Rate Cap	181 bp	252 bp	289 bp	716 bp	196 bp
Balances Subject to Periodic Rate Floors	$13,214	$47,294	$99,490	$16,505	$4,285
MBS Included in ARM Balances	$4,395	$10,865	$16,364	$1,148	$1,347

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,392	$58,519
WARM	90 mo	211 mo
Remaining Term to Full Amortization	306 mo	
Rate Index Code	0	0
Margin	224 bp	224 bp
Reset Frequency	27 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,465	$5,336
Wghted Average Distance to Lifetime Cap	83 bp	146 bp
Fixed-Rate:		
Balances	$15,220	$22,935
WARM	70 mo	97 mo
Remaining Term to Full Amortization	294 mo	
WAC	6.43%	6.26%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$26,151	$6,101
WARM	22 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	115 bp	6.95%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$95,581	$52,163
WARM	272 mo	181 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	32 bp	7.83%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$30,019	$12,159
WARM	50 mo	61 mo
Margin in Column 1; WAC in Column 2	145 bp	6.55%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$55,598	$38,617
WARM	71 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	658 bp	10.82%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$9,688	$26,441
Fixed Rate		
Remaining WAL <= 5 Years	$6,883	$39,624
Remaining WAL 5-10 Years	$16,080	$7,931
Remaining WAL Over 10 Years	$789	
Superfloaters	$30	
Inverse Floaters & Super POs	$0	
Other	$0	$358
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$36	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$759	$280
WAC	5.99%	5.75%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$34,266	$74,633

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	$27,368	$258,693	$254,211	$59,991	$24,141
WARM	159 mo	286 mo	316 mo	311 mo	259 mo
Weighted Average Servicing Fee	27 bp	29 bp	30 bp	32 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,820 loans				
FHA/VA	459 loans				
Subserviced by Others	739 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$280,373	$95,116	Total # of Adjustable-Rate Loans Serviced	1,370 loans
WARM (in months)	330 mo	333 mo	Number of These Subserviced by Others	69 loans
Weighted Average Servicing Fee	30 bp	69 bp		

Total Balances of Mortgage Loans Serviced for Others	**$999,894**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$28,216		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,184		
Zero-Coupon Securities	$3,671	1.63%	6 mo
Government & Agency Securities	$4,800	3.54%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$17,340	2.48%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$36,838	3.13%	23 mo
Memo: Complex Securities (from supplemental reporting)	$10,919		

Total Cash, Deposits, and Securities	**$103,968**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$29,746
Accrued Interest Receivable	$4,755
Advances for Taxes and Insurance	$484
Less: Unamortized Yield Adjustments	$-3,486
Valuation Allowances	$19,330
Unrealized Gains (Losses)	$-10,401

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,467
Accrued Interest Receivable	$909
Less: Unamortized Yield Adjustments	$376
Valuation Allowances	$4,371
Unrealized Gains (Losses)	$-347

OTHER ITEMS	
Real Estate Held for Investment	$102
Repossessed Assets	$4,203
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,854
Office Premises and Equipment	$8,239
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-665
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$19
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,242
Miscellaneous I	$52,066
Miscellaneous II	$22,334
TOTAL ASSETS	**$1,322,386**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,283
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$157
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,009
Mortgage-Related Mututal Funds	$176
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$51,896
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$64,522
Weighted Average Servicing Fee	17 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9,519

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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	$110,454	$10,363	$2,583	$1,031
WAC	4.01%	4.98%	3.89%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$101,379	$17,096	$6,986	$2,018
WAC	3.48%	4.58%	4.12%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$19,709	$12,775	$220
WAC		4.10%	4.52%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$15,937	$145
WAC			4.99%	
WARM			76 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$297,282**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$41,003	$7,679	$14,699
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$134,918	$36,173	$24,998
Penalty in Months of Forgone Interest	3.03 mo	6.29 mo	8.52 mo
Balances in New Accounts	$22,975	$3,326	$4,812

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%	$42,862	$17,514	$246	2.34%
3.00 to 3.99%	$2,416	$20,352	$3,900	3.65%
4.00 to 4.99%	$4,059	$36,055	$18,424	4.62%
5.00 to 5.99%	$3,453	$7,647	$14,546	5.40%
6.00 to 6.99%	$107	$2,262	$555	6.64%
7.00 to 7.99%	$1	$159	$109	7.38%
8.00 to 8.99%	$0	$207	$512	8.56%
9.00 and Above	$0	$65	$24	9.90%
WARM	1 mo	18 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$175,473**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$217,976
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	$73,788	1.44%	$4,101
Money Market Deposit Accounts (MMDAs)	$273,496	2.13%	$37,496
Passbook Accounts	$70,123	1.40%	$3,117
Non-Interest-Bearing Non-Maturity Deposits	$61,791		$2,087
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,865	0.17%	
Escrow for Mortgages Serviced for Others	$4,758	0.08%	
Other Escrows	$2,554	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$488,375		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-46		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-15		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$25,682		
Miscellaneous II	$1,641		
TOTAL LIABILITIES	**$1,206,369**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4,927
EQUITY CAPITAL	$111,054
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,322,350**

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	7	$61
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$876
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$1,735
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$2,918
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	64	$3,640
1014	Opt commitment to orig 25- or 30-year FRMs	64	$22,248
1016	Opt commitment to orig "other" Mortgages	54	$3,561
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$8
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$89
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$10
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$93
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$2,658
2016	Commit/purchase "other" Mortgage loans, svc retained		$23
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	19	$110
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	26	$692
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,150
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,392
2054	Commit/purchase 25- to 30-year FRM MBS	9	$30,173
2056	Commit/purchase "other" MBS		$1
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$26
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$915
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	10	$2,822
2074	Commit/sell 25- or 30-yr FRM MBS	13	$54,005
2076	Commit/sell "other" MBS		$284

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2084	Commit/sell low-risk fixed-rate mtg derivative product		$122
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		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$88
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,956
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$41
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$512
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$159
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$3,632
2136	Commit/sell "other" Mortgage loans, svc released	8	$2,030
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$149
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$423
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$160
2214	Firm commit/originate 25- or 30-year FRM loans	20	$693
2216	Firm commit/originate "other" Mortgage loans	15	$4,251
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$90
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$99
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs	7	$9,724
3036	Option to sell "other" Mortgages		$0
3068	Short option to sell 3- or 5-yr Treasury ARMs		$2
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$10

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$144
3076	Short option to sell "other" Mortgages		$20
4002	Commit/purchase non-Mortgage financial assets	27	$483
4006	Commit/purchase "other" liabilities		$2,600
4022	Commit/sell non-Mortgage financial assets		$1,417
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$6,211
5004	IR swap: pay fixed, receive 3-month LIBOR	11	$62,895
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	6	$9,891
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$45,948
5069	IR swap: pay 1-year Treasury, receive 1-month LIBOR		$500
5104	IR swaption: pay fixed, receive 3-month LIBOR		$22,825
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5126	IR swaption: pay 3-month LIBOR, receive fixed		$7,425
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$4,000
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$6,250
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$70
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$70
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6002	Interest rate Cap based on 1-month LIBOR		$1,735
6004	Interest rate Cap based on 3-month LIBOR		$2,675
6032	Short interest rate Cap based on 1-month LIBOR		$1,151
7002	Interest rate floor based on 1-month LIBOR		$700
7004	Interest rate floor based on 3-month LIBOR		$200
7022	Interest rate floor based on the prime rate		$1,900

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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
8016	Long futures contract on 3-month Eurodollar		$37
9012	Long call option on Treasury bond futures contract		$36
9036	Long put option on T-bond futures contract		$10
9502	Fixed-rate construction loans in process	38	$1,831
9512	Adjustable-rate construction loans in process	38	$4,749

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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		$130
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$692
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$911
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$178
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,706
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$641
120	Other investment securities, fixed-coupon securities		$70
122	Other investment securities, floating-rate securities		$36
125	Multi/nonres mtg loans; fixed-rate, Balloon		$146
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$229
130	Construction and land loans (adj-rate)		$159
140	Second Mortgages (adj-rate)		$200
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$6,529
185	Consumer loans; credit cards		$6,083
187	Consumer loans; recreational vehicles		$1,970
189	Consumer loans; other		$487
200	Variable-rate, fixed-maturity CDs	35	$2,053
220	Variable-rate FHLB advances	17	$81,194
299	Other variable-rate	28	$54,955
300	Govt. & agency securities, fixed-coupon securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	48	$10,919	$11,255	$10,850	$10,354	$9,806	$9,261
123 - Mortgage Derivatives - M/V estimate	77	$109,779	$103,394	$99,630	$95,659	$91,954	$88,655
129 - Mortgage-Related Mutual Funds - M/V estimate		$35	$36	$35	$34	$33	$32
280 - FHLB putable advance-M/V estimate	27	$22,491	$24,144	$23,259	$22,623	$22,199	$21,906
281 - FHLB convertible advance-M/V estimate	23	$10,397	$10,995	$10,701	$10,502	$10,336	$10,227
282 - FHLB callable advance-M/V estimate	6	$3,715	$4,150	$4,001	$3,879	$3,790	$3,738
289 - Other FHLB structured advances - M/V estimate	6	$20,616	$21,935	$21,431	$20,941	$20,455	$19,949
290 - Other structured borrowings - M/V estimate	19	$22,556	$24,025	$23,274	$22,617	$22,081	$21,652
500 - Other OBS Positions w/o contract code or exceeds 16 positions	15	$108,676	$1,269	$750	$555	$493	$481