Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 708** **June 2010**

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	120,339	-8,197	-6 %	12.91 %	-47 bp
+200 bp	127,145	-1,392	-1 %	13.46 %	+7 bp
+100 bp	130,279	1,743	+1 %	13.65 %	+26 bp
0 bp	128,537			13.38 %	
-100 bp	124,516	-4,021	-3 %	12.92 %	-46 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.38 %	13.32 %	12.11 %
Post-shock NPV Ratio	12.92 %	12.70 %	11.77 %
Sensitivity Measure: Decline in NPV Ratio	46 bp	61 bp	34 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: US Total — **Reporting Dockets: 708**
All Reporting CMR — **June 2010**
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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	99,654	98,273	95,268	91,027	86,205	92,268	106.51	2.23
30-Year Mortgage Securities	19,581	19,104	18,290	17,298	16,240	18,447	103.56	3.38
15-Year Mortgages and MBS	61,253	60,385	58,756	56,788	54,675	56,893	106.14	2.07
Balloon Mortgages and MBS	32,754	32,556	32,177	31,683	31,057	30,548	106.58	0.89
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	15,555	15,531	15,405	15,271	15,097	14,854	104.55	0.48
7 Month to 2 Year Reset Frequency	53,558	53,417	53,200	52,804	52,028	51,185	104.36	0.34
2+ to 5 Year Reset Frequency	58,765	58,493	58,097	57,206	55,535	56,108	104.25	0.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3,946	3,930	3,887	3,837	3,782	3,642	107.91	0.75
2 Month to 5 Year Reset Frequency	6,732	6,673	6,574	6,468	6,348	6,452	103.42	1.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,426	20,193	19,892	19,596	19,303	19,700	102.50	1.32
Adjustable-Rate, Fully Amortizing	33,116	32,858	32,523	32,167	31,764	32,446	101.27	0.90
Fixed-Rate, Balloon	17,682	17,173	16,642	16,135	15,649	15,960	107.60	3.03
Fixed-Rate, Fully Amortizing	28,906	28,078	27,218	26,405	25,637	25,835	108.68	3.01
Construction and Land Loans								
Adjustable-Rate	10,597	10,581	10,552	10,523	10,494	10,575	100.06	0.21
Fixed-Rate	5,260	5,153	5,029	4,912	4,802	5,261	97.95	2.24
Second-Mortgage Loans and Securities								
Adjustable-Rate	41,644	41,567	41,449	41,333	41,219	41,462	100.25	0.23
Fixed-Rate	18,256	17,902	17,500	17,115	16,748	16,943	105.66	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	19,469	19,264	18,942	18,559	18,116	19,264	100.00	1.37
Accrued Interest Receivable	2,301	2,301	2,301	2,301	2,301	2,301	100.00	0.00
Advance for Taxes/Insurance	289	289	289	289	289	289	100.00	0.00
Float on Escrows on Owned Mortgages	117	227	359	486	595			-53.30
LESS: Value of Servicing on Mortgages Serviced by Others	-75	-80	-105	-124	-129			-18.22
TOTAL MORTGAGE LOANS AND SECURITIES	**549,937**	**544,028**	**534,456**	**522,330**	**508,014**	**520,433**	**104.53**	**1.42**

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Amounts in Millions

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	21,510	21,474	21,423	21,372	21,323	21,493	99.91	0.20
Fixed-Rate	16,338	15,765	15,194	14,650	14,133	14,270	110.48	3.63
Consumer Loans								
Adjustable-Rate	44,219	44,179	44,099	44,020	43,942	43,272	102.10	0.14
Fixed-Rate	47,622	47,232	46,708	46,202	45,713	47,039	100.41	0.97
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,445	-3,433	-3,414	-3,396	-3,378	-3,433	0.00	0.46
Accrued Interest Receivable	788	788	788	788	788	788	100.00	0.00
TOTAL NONMORTGAGE LOANS	**127,031**	**126,005**	**124,798**	**123,637**	**122,521**	**123,429**	**102.09**	**0.89**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	16,121	16,121	16,121	16,121	16,121	16,121	100.00	0.00
Equities and All Mutual Funds	724	706	687	669	650	707	99.88	2.57
Zero-Coupon Securities	687	673	660	647	635	643	104.79	2.01
Government and Agency Securities	28,702	27,895	27,070	26,283	25,533	27,238	102.41	2.93
Term Fed Funds, Term Repos	44,744	44,729	44,662	44,596	44,531	44,724	100.01	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,822	18,438	17,998	17,581	17,186	18,123	101.74	2.23
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	64,323	63,442	61,924	60,012	58,121	65,521	96.83	1.89
Structured Securities (Complex)	46,743	45,960	45,002	43,803	42,549	45,487	101.04	1.89
LESS: Valuation Allowances for Investment Securities	11	11	11	10	10	11	100.00	3.31
TOTAL CASH, DEPOSITS, AND SECURITIES	**220,855**	**217,954**	**214,114**	**209,704**	**205,318**	**218,554**	**99.73**	**1.55**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,004	4,004	4,004	4,004	4,004	4,004	100.00	0.00
Real Estate Held for Investment	120	120	120	120	120	120	100.00	0.00
Investment in Unconsolidated Subsidiaries	456	427	398	369	340	427	100.00	6.80
Office Premises and Equipment	6,352	6,352	6,352	6,352	6,352	6,352	100.00	0.00
TOTAL REAL ASSETS, ETC.	**10,932**	**10,903**	**10,874**	**10,845**	**10,816**	**10,903**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,770	2,217	2,679	3,018	3,215			-20.49
Adjustable-Rate Servicing	657	660	865	927	912			-15.74
Float on Mortgages Serviced for Others	1,247	1,454	1,732	1,960	2,135			-16.65
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,675**	**4,331**	**5,275**	**5,906**	**6,262**			**-18.48**
OTHER ASSETS								
Purchased and Excess Servicing						2,739		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	40,889	40,889	40,889	40,889	40,889	40,889	100.00	0.00
Miscellaneous II						11,276		
Deposit Intangibles								
Retail CD Intangible	332	385	620	708	786			-37.48
Transaction Account Intangible	1,780	3,221	4,987	6,651	8,300			-49.78
MMDA Intangible	5,995	8,539	12,066	15,298	18,259			-35.55
Passbook Account Intangible	2,377	3,675	5,368	6,922	8,474			-40.69
Non-Interest-Bearing Account Intangible	-117	609	1,305	1,967	2,595			-116.67
TOTAL OTHER ASSETS	**51,256**	**57,319**	**65,235**	**72,435**	**79,303**	**54,905**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,974		
TOTAL ASSETS	**963,686**	**960,541**	**954,753**	**944,857**	**932,234**	**923,250**	**104/102***	**0.47/1.22***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	159,327	159,183	158,662	158,161	157,676	157,882	100.82	0.21
Fixed-Rate Maturing in 13 Months or More	84,653	82,595	80,301	78,297	76,626	77,439	106.66	2.63
Variable-Rate	1,236	1,234	1,232	1,229	1,226	1,228	100.53	0.17
Demand								
Transaction Accounts	70,474	70,474	70,474	70,474	70,474	70,474	100/95*	0.00/2.38*
MMDAs	237,841	237,841	237,841	237,841	237,841	237,841	100/96*	0.00/1.32*
Passbook Accounts	70,952	70,952	70,952	70,952	70,952	70,952	100/95*	0.00/2.22*
Non-Interest-Bearing Accounts	29,349	29,349	29,349	29,349	29,349	29,349	100/98*	0.00/2.47*
TOTAL DEPOSITS	**653,833**	**651,630**	**648,811**	**646,304**	**644,146**	**645,165**	**101/98***	**0.39/1.50***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	55,615	55,067	54,511	53,967	53,433	53,667	102.61	1.00
Fixed-Rate Maturing in 37 Months or More	26,638	25,264	23,983	22,785	21,665	22,576	111.91	5.25
Variable-Rate	17,065	17,049	17,028	17,007	16,987	16,947	100.60	0.11
TOTAL BORROWINGS	**99,317**	**97,381**	**95,521**	**93,759**	**92,085**	**93,190**	**104.50**	**1.95**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,145	4,145	4,145	4,145	4,145	4,145	100.00	0.00
Other Escrow Accounts	1,318	1,276	1,238	1,201	1,167	1,368	93.28	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	988	988	988	988	988	988	100.00	0.00
Miscellaneous I	13,380	13,380	13,380	13,380	13,380	13,380	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,348		
TOTAL OTHER LIABILITIES	**19,831**	**19,790**	**19,751**	**19,715**	**19,681**	**22,230**	**89.02**	**0.20**
Other Liabilities not Included Above								
Self-Valued	64,875	62,536	60,353	58,590	57,294	57,288	109.16	3.62
Unamortized Yield Adjustments						181		
TOTAL LIABILITIES	**837,857**	**831,337**	**824,438**	**818,368**	**813,205**	**818,054**	**102/100****	**0.81/1.68****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	619	442	50	-398	-844			
ARMs	28	21	11	-3	-26			
Other Mortgages	0	0	-5	-18	-36			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	186	75	-123	-352	-589			
Sell Mortgages and MBS	-481	-181	417	1,119	1,823			
Purchase Non-Mortgage Items	12	0	-13	-25	-36			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,169	-645	-160	297	730			
Pay Floating, Receive Fixed Swaps	300	204	113	25	-61			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	2	133	376	619			
Interest-Rate Caps	6	13	27	49	80			
Interest-Rate Floors	59	39	26	18	13			
Futures	0	0	0	0	0			
Options on Futures	0	0	1	1	1			
Construction LIP	-8	-14	-29	-44	-58			
Self-Valued	-864	-623	-486	-392	-311			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,314**	**-668**	**-36**	**656**	**1,310**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	963,686	960,541	954,753	944,857	932,234	923,250	104/102***	0.47/1.22***
MINUS TOTAL LIABILITIES	837,857	831,337	824,438	818,368	813,205	818,054	102/100**	0.81/1.68**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,314	-668	-36	656	1,310			
TOTAL NET PORTFOLIO VALUE #	124,516	128,537	130,279	127,145	120,339	105,196	122.19	-2.24

* 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	$9,615	$41,110	$31,099	$6,795	$3,649
WARM	341 mo	317 mo	316 mo	301 mo	276 mo
WAC	4.23%	5.52%	6.37%	7.37%	8.86%
Amount of these that is FHA or VA Guaranteed	$963	$2,901	$787	$373	$725
Securities Backed by Conventional Mortgages	$7,221	$5,886	$1,980	$143	$17
WARM	338 mo	312 mo	311 mo	281 mo	166 mo
Weighted Average Pass-Through Rate	3.89%	5.30%	6.11%	7.16%	8.42%
Securities Backed by FHA or VA Mortgages	$1,582	$904	$583	$37	$94
WARM	377 mo	310 mo	296 mo	217 mo	101 mo
Weighted Average Pass-Through Rate	3.62%	5.16%	6.21%	7.29%	9.61%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,781	$12,857	$6,361	$2,263	$1,155
WAC	4.57%	5.42%	6.39%	7.35%	8.96%
Mortgage Securities	$17,614	$5,987	$854	$22	$2
Weighted Average Pass-Through Rate	4.08%	5.18%	6.05%	7.14%	8.71%
WARM (of 15-Year Loans and Securities)	150 mo	143 mo	139 mo	120 mo	121 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$10,847	$7,345	$5,750	$1,280	$572
WAC	4.31%	5.44%	6.37%	7.32%	10.22%
Mortgage Securities	$4,001	$693	$57	$3	$0
Weighted Average Pass-Through Rate	4.04%	5.42%	6.15%	7.13%	8.65%
WARM (of Balloon Loans and Securities)	74 mo	79 mo	76 mo	65 mo	63 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$198,156**

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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	$12	$1,507	$87	$0	$65
WAC	5.57%	5.50%	5.63%	0.00%	5.08%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,842	$49,677	$56,022	$3,642	$6,387
Weighted Average Margin	239 bp	241 bp	233 bp	308 bp	245 bp
WAC	3.86%	4.74%	5.20%	3.87%	5.01%
WARM	255 mo	298 mo	329 mo	344 mo	316 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	7 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$132,241**

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	$64	$635	$265	$35	$10
Weighted Average Distance from Lifetime Cap	117 bp	173 bp	121 bp	52 bp	163 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$174	$709	$499	$44	$354
Weighted Average Distance from Lifetime Cap	295 bp	349 bp	356 bp	361 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$13,021	$49,330	$54,320	$3,444	$5,913
Weighted Average Distance from Lifetime Cap	780 bp	620 bp	573 bp	670 bp	613 bp
Balances Without Lifetime Cap	$1,595	$511	$1,025	$118	$175
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,197	$47,353	$53,675	$133	$5,112
Weighted Average Periodic Rate Cap	249 bp	206 bp	215 bp	743 bp	177 bp
Balances Subject to Periodic Rate Floors	$6,561	$43,598	$51,624	$132	$3,657
MBS Included in ARM Balances	$3,811	$10,802	$10,387	$793	$1,259

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$19,700	$32,446
WARM	78 mo	153 mo
Remaining Term to Full Amortization	288 mo	
Rate Index Code	0	0
Margin	228 bp	257 bp
Reset Frequency	40 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$505	$558
Wghted Average Distance to Lifetime Cap	73 bp	141 bp
Fixed-Rate:		
Balances	$15,960	$25,835
WARM	46 mo	81 mo
Remaining Term to Full Amortization	258 mo	
WAC	6.35%	6.13%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$10,575	$5,261
WARM	24 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	164 bp	6.26%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$41,462	$16,943
WARM	190 mo	149 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	6.87%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,493	$14,270
WARM	37 mo	53 mo
Margin in Column 1; WAC in Column 2	202 bp	6.86%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$43,272	$47,039
WARM	107 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	606 bp	11.00%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,840	$20,810
Fixed Rate		
Remaining WAL <= 5 Years	$6,066	$32,256
Remaining WAL 5-10 Years	$1,324	$1,279
Remaining WAL Over 10 Years	$433	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$70
CMO Residuals:		
Fixed Rate	$27	$4
Floating Rate	$20	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$12	$34
WAC	1.41%	5.79%
Principal-Only MBS	$6	$11
WAC	5.97%	5.86%
Total Mortgage-Derivative Securities - Book Value	$9,728	$54,465

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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	$66,100	$99,153	$80,124	$18,455	$6,874
WARM	286 mo	294 mo	298 mo	284 mo	199 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	34 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	1,457 loans
FHA/VA	446 loans
Subserviced by Others	53 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$94,298	$10,488
WARM (in months)	241 mo	304 mo
Weighted Average Servicing Fee	33 bp	37 bp

Total # of Adjustable-Rate Loans Serviced	487 loans
Number of These Subserviced by Others	3 loans

Total Balances of Mortgage Loans Serviced for Others	**$375,492**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$16,121		
Equity Securities Carried at Fair Value	$706		
Zero-Coupon Securities	$643	1.46%	23 mo
Government & Agency Securities	$27,238	1.94%	39 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$44,724	0.30%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$18,123	2.81%	34 mo
Memo: Complex Securities (from supplemental reporting)	$45,487		

Total Cash, Deposits, and Securities	**$153,043**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$26,664
Accrued Interest Receivable	$2,301
Advances for Taxes and Insurance	$289
Less: Unamortized Yield Adjustments	$5,586
Valuation Allowances	$7,400
Unrealized Gains (Losses)	$-448

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,203
Accrued Interest Receivable	$788
Less: Unamortized Yield Adjustments	$336
Valuation Allowances	$5,636
Unrealized Gains (Losses)	$-36

OTHER ITEMS

Real Estate Held for Investment	$120
Repossessed Assets	$4,004
Equity Investments Not Carried at Fair Value	$427
Office Premises and Equipment	
	$6,352
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$646
Valuation Allowances	$-788
	$11
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,739
Miscellaneous I	
Miscellaneous II	$40,889
	$11,276

TOTAL ASSETS	**$921,921**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$600
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$39
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$296
Mortgage-Related Mututal Funds	$410
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$39,090
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$36,414
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,549

AGGREGATE SCHEDULE CMR REPORT

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	$44,333	$10,633	$1,749	$648
WAC	1.27%	3.13%	4.48%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$62,462	$34,843	$3,862	$951
WAC	1.38%	2.52%	4.51%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$41,754	$13,111	$312
WAC		2.31%	4.38%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$22,574	$349
WAC			3.71%	
WARM			59 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$235,321**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$11,063	$19,805	$12,184
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$87,642	$62,814	$28,683
Penalty in Months of Forgone Interest	3.25 mo	5.87 mo	7.58 mo
Balances in New Accounts	$9,239	$10,188	$3,470

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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%	$14,963	$8,470	$3,080	1.12%
3.00 to 3.99%	$1,342	$8,282	$4,737	3.39%
4.00 to 4.99%	$2,626	$9,788	$6,334	4.60%
5.00 to 5.99%	$1,054	$6,917	$5,611	5.42%
6.00 to 6.99%	$58	$90	$1,965	6.23%
7.00 to 7.99%	$7	$4	$302	7.05%
8.00 to 8.99%	$0	$1	$528	8.72%
9.00 and Above	$0	$66	$19	9.86%
WARM	2 mo	19 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$76,243**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$75,534
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	$70,474	0.61%	$3,680
Money Market Deposit Accounts (MMDAs)	$237,841	0.67%	$7,629
Passbook Accounts	$70,952	0.63%	$2,832
Non-Interest-Bearing Non-Maturity Deposits	$29,349		$966
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,057	0.07%	
Escrow for Mortgages Serviced for Others	$2,088	0.02%	
Other Escrows	$1,368	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$414,130		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$29		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$152		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$988		
Miscellaneous I	$13,380		
Miscellaneous II	$2,348		
TOTAL LIABILITIES	**$818,125**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$182
EQUITY CAPITAL	$103,595
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$921,903**

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	$24
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	55	$616
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	82	$729
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	51	$647
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	239	$2,848
1014	Opt commitment to orig 25- or 30-year FRMs	232	$9,196
1016	Opt commitment to orig "other" Mortgages	158	$780
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$5
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$19
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	12	$18
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$11
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$7
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	62	$663
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	84	$1,535
2036	Commit/sell "other" Mortgage loans, svc retained	9	$73
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$65
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$570
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$408
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11
2054	Commit/purchase 25- to 30-year FRM MBS	7	$1,379
2056	Commit/purchase "other" MBS		$346

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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
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$1,404
2074	Commit/sell 25- or 30-yr FRM MBS	12	$5,905
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$30
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$88
2116	Commit/purchase "other" Mortgage loans, svc released		$7
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$310
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$53
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	42	$214
2134	Commit/sell 25- or 30-yr FRM loans, svc released	79	$1,745
2136	Commit/sell "other" Mortgage loans, svc released	9	$42
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	19	$128
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$16
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	17	$128
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	74	$407
2214	Firm commit/originate 25- or 30-year FRM loans	83	$1,099
2216	Firm commit/originate "other" Mortgage loans	61	$278
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$422
3028	Option to sell 3- or 5-year Treasury ARMs		$19
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs	9	$511
3034	Option to sell 25- or 30-year FRMs	13	$3,450

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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
3036	Option to sell "other" Mortgages		$17
3054	Short option to purchase 25- or 30-yr FRMs		$5
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		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$8
3074	Short option to sell 25- or 30-yr FRMs	6	$44
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	67	$525
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets	9	$38
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$4,060
5004	IR swap: pay fixed, receive 3-month LIBOR	11	$9,918
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,064
5026	IR swap: pay 3-month LIBOR, receive fixed		$31
5044	IR swap: pay the prime rate, receive fixed		$35
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
6002	Interest rate Cap based on 1-month LIBOR		$1,345
6004	Interest rate Cap based on 3-month LIBOR	6	$3,525
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		$2
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	283	$858
9512	Adjustable-rate construction loans in process	181	$1,160

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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		$463
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	8	$1,228
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	7	$2,293
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$616
120	Other investment securities, fixed-coupon securities	14	$694
122	Other investment securities, floating-rate securities	7	$330
125	Multi/nonres mtg loans; fixed-rate, Balloon		$210
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$294
130	Construction and land loans (adj-rate)		$117
140	Second Mortgages (adj-rate)		$266
150	Commercial loans (adj-rate)		$69
180	Consumer loans; loans on deposits	8	$12
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	12	$4,968
184	Consumer loans; mobile home loans		$48
185	Consumer loans; credit cards		$13,826
187	Consumer loans; recreational vehicles	8	$2,260
189	Consumer loans; other	13	$2,564
200	Variable-rate, fixed-maturity CDs	187	$1,269
220	Variable-rate FHLB advances	46	$4,184
299	Other variable-rate	51	$12,792
300	Govt. & agency securities, fixed-coupon securities	10	$53
302	Govt. & agency securities, floating-rate securities	8	$123

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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	356	$45,487	$46,743	$45,960	$45,002	$43,803	$42,549
123 - Mortgage Derivatives - M/V estimate	298	$65,521	$64,323	$63,442	$61,924	$60,012	$58,121
129 - Mortgage-Related Mutual Funds - M/V estimate	43	$256	$257	$256	$253	$250	$248
280 - FHLB putable advance-M/V estimate	115	$24,580	$28,207	$27,064	$26,100	$25,348	$24,833
281 - FHLB convertible advance-M/V estimate	103	$7,278	$7,878	$7,744	$7,578	$7,437	$7,326
282 - FHLB callable advance-M/V estimate	13	$492	$556	$539	$522	$510	$501
283 - FHLB periodic floor floating rate advance-M/V Estimates		$16	$16	$16	$16	$16	$16
289 - Other FHLB structured advances - M/V estimate	28	$1,345	$1,348	$1,364	$1,358	$1,354	$1,354
290 - Other structured borrowings - M/V estimate	46	$23,577	$26,870	$25,810	$24,780	$23,925	$23,264
500 - Other OBS Positions w/o contract code or exceeds 16 positions	20	$25,159	$-864	$-623	$-486	$-392	$-311