Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR | **Reporting Dockets: 187** | **September 2007**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	18,160	-4,254	-19 %	10.98 %	-205 bp
+200 bp	19,819	-2,595	-12 %	11.81 %	-122 bp
+100 bp	21,340	-1,074	-5 %	12.55 %	-48 bp
0 bp	22,414			13.03 %	
-100 bp	22,836	422	+2 %	13.17 %	+14 bp
-200 bp	22,800	386	+2 %	13.07 %	+4 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	13.03 %	0.00 %	0.00 %
Post-shock NPV Ratio	11.81 %	0.00 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	122 bp	0 bp	0 bp
TB 13a Level of Risk	Minimal	NA	NA

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	18,300	17,994	17,525	16,845	16,068	15,286	17,610	99.51	3.28
30-Year Mortgage Securities	1,492	1,468	1,441	1,396	1,338	1,276	1,428	100.93	2.51
15-Year Mortgages and MBS	9,483	9,295	9,038	8,744	8,439	8,136	9,096	99.37	3.05
Balloon Mortgages and MBS	3,658	3,610	3,554	3,487	3,410	3,325	3,570	99.56	1.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,048	6,045	6,033	6,020	5,993	5,962	6,186	97.54	0.21
7 Month to 2 Year Reset Frequency	14,580	14,462	14,348	14,205	13,986	13,692	14,296	100.36	0.90
2+ to 5 Year Reset Frequency	17,494	17,279	17,028	16,629	16,133	15,591	17,042	99.91	1.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	108	107	106	106	105	105	105	101.05	0.52
2 Month to 5 Year Reset Frequency	1,112	1,098	1,083	1,067	1,050	1,030	1,114	97.19	1.41
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,046	3,017	2,989	2,963	2,937	2,910	2,991	99.96	0.90
Adjustable-Rate, Fully Amortizing	6,208	6,163	6,117	6,072	6,025	5,977	6,109	100.14	0.75
Fixed-Rate, Balloon	3,279	3,179	3,084	2,993	2,906	2,822	3,073	100.35	3.02
Fixed-Rate, Fully Amortizing	4,354	4,213	4,081	3,955	3,837	3,726	4,059	100.53	3.16
Construction and Land Loans									
Adjustable-Rate	5,665	5,647	5,629	5,611	5,594	5,577	5,622	100.13	0.31
Fixed-Rate	1,678	1,651	1,625	1,600	1,575	1,551	1,662	97.79	1.59
Second-Mortgage Loans and Securities									
Adjustable-Rate	11,085	11,054	11,022	10,992	10,961	10,931	11,010	100.11	0.28
Fixed-Rate	4,130	4,040	3,953	3,870	3,791	3,715	3,889	101.64	2.14
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	807	797	786	772	755	737	786	100.00	1.62
Accrued Interest Receivable	567	567	567	567	567	567	567	100.00	0.00
Advance for Taxes/Insurance	25	25	25	25	25	25	25	100.00	0.00
Float on Escrows on Owned Mortgages	20	35	57	78	98	114			-38.02
LESS: Value of Servicing on Mortgages Serviced by Others	-2	-2	0	1	1	1			453.34
TOTAL MORTGAGE LOANS AND SECURITIES	**113,142**	**111,749**	**110,092**	**107,997**	**105,592**	**103,054**	**110,240**	**99.87**	**1.70**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,730	3,721	3,712	3,703	3,694	3,686	3,708	100.09	0.24
Fixed-Rate	1,935	1,868	1,805	1,745	1,688	1,633	1,840	98.08	3.42
Consumer Loans									
Adjustable-Rate	9,896	9,872	9,848	9,825	9,802	9,779	9,411	104.64	0.24
Fixed-Rate	9,163	9,063	8,967	8,872	8,781	8,692	8,961	100.06	1.07
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-450	-448	-446	-444	-442	-440	-446	0.00	0.45
Accrued Interest Receivable	176	176	176	176	176	176	176	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,450**	**24,252**	**24,061**	**23,877**	**23,699**	**23,526**	**23,651**	**101.74**	**0.78**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,323	8,323	8,323	8,323	8,323	8,323	8,323	100.00	0.00
Equities and All Mutual Funds	585	569	552	536	519	503	553	99.93	2.97
Zero-Coupon Securities	141	115	95	80	68	59	71	134.50	18.59
Government and Agency Securities	3,304	3,136	2,985	2,849	2,726	2,614	2,853	104.65	4.81
Term Fed Funds, Term Repos	2,113	2,107	2,101	2,096	2,090	2,085	2,102	99.97	0.28
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,158	1,105	1,058	1,016	978	943	1,044	101.39	4.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,261	7,229	7,106	6,894	6,670	6,439	7,151	99.37	2.36
Structured Securities (Complex)	2,760	2,698	2,618	2,503	2,378	2,259	2,615	100.10	3.77
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.18
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,640**	**25,278**	**24,835**	**24,292**	**23,746**	**23,218**	**24,706**	**100.52**	**1.99**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	365	365	365	365	365	365	365	100.00	0.00
Real Estate Held for Investment	49	49	49	49	49	49	49	100.00	0.00
Investment in Unconsolidated Subsidiaries	450	423	397	370	343	316	397	100.00	6.81
Office Premises and Equipment	1,554	1,554	1,554	1,554	1,554	1,554	1,554	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,419**	**2,392**	**2,365**	**2,338**	**2,311**	**2,284**	**2,365**	**100.00**	**1.14**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	335	396	524	672	760	793			-26.34
Adjustable-Rate Servicing	235	229	227	300	323	329			-15.48
Float on Mortgages Serviced for Others	305	356	421	490	541	579			-15.96
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**875**	**981**	**1,172**	**1,462**	**1,624**	**1,701**			**-20.50**
OTHER ASSETS									
Purchased and Excess Servicing							946		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,891	4,891	4,891	4,891	4,891	4,891	4,891	100.00	0.00
Miscellaneous II							3,970		
Deposit Intangibles									
Retail CD Intangible	98	109	121	134	147	162			-9.98
Transaction Account Intangible	711	954	1,209	1,397	1,565	1,743			-18.30
MMDA Intangible	1,176	1,429	1,622	1,810	2,075	2,419			-11.74
Passbook Account Intangible	774	1,010	1,180	1,295	1,420	1,575			-12.09
Non-Interest-Bearing Account Intangible	248	373	492	604	712	814			-23.52
TOTAL OTHER ASSETS	**7,897**	**8,767**	**9,515**	**10,131**	**10,810**	**11,603**	**9,807**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-110		
TOTAL ASSETS	**174,423**	**173,419**	**172,040**	**170,096**	**167,782**	**165,386**	**170,659**	**101/98*** **	**0.97/1.40*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	47,797	47,644	47,493	47,345	47,199	47,056	47,396	100.21	0.32
Fixed-Rate Maturing in 13 Months or More	13,011	12,704	12,408	12,131	11,871	11,621	12,198	101.73	2.31
Variable-Rate	1,871	1,870	1,869	1,868	1,868	1,867	1,868	100.07	0.04
Demand									
Transaction Accounts	10,399	10,399	10,399	10,399	10,399	10,399	10,399	100/88*	0.00/2.41*
MMDAs	25,199	25,199	25,199	25,199	25,199	25,199	25,199	100/94*	0.00/0.81*
Passbook Accounts	10,600	10,600	10,600	10,600	10,600	10,600	10,600	100/89*	0.00/1.52*
Non-Interest-Bearing Accounts	5,457	5,457	5,457	5,457	5,457	5,457	5,457	100/91*	0.00/2.33*
TOTAL DEPOSITS	**114,335**	**113,873**	**113,426**	**113,000**	**112,593**	**112,200**	**113,117**	**100/96***	**0.39/1.03***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	11,993	11,882	11,772	11,665	11,560	11,457	11,784	99.90	0.92
Fixed-Rate Maturing in 37 Months or More	2,360	2,247	2,142	2,042	1,949	1,861	2,135	100.34	4.79
Variable-Rate	5,341	5,329	5,318	5,309	5,300	5,293	5,261	101.09	0.19
TOTAL BORROWINGS	**19,695**	**19,458**	**19,232**	**19,016**	**18,810**	**18,611**	**19,180**	**100.27**	**1.15**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	920	920	920	920	920	920	920	100.00	0.00
Other Escrow Accounts	123	120	116	113	110	107	127	91.48	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,152	7,152	7,152	7,152	7,152	7,152	7,152	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	168		
TOTAL OTHER LIABILITIES	**8,195**	**8,192**	**8,188**	**8,185**	**8,182**	**8,179**	**8,367**	**97.86**	**0.04**
Other Liabilities not Included Above									
Self-Valued	9,383	9,048	8,791	8,642	8,547	8,472	8,677	101.31	2.29
Unamortized Yield Adjustments							303		
TOTAL LIABILITIES	**151,608**	**150,571**	**149,637**	**148,844**	**148,131**	**147,462**	**149,643**	**100/97****	**0.58/1.07****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	159	87	-3	-191	-417	-651			
ARMs	10	6	2	-3	-11	-24			
Other Mortgages	23	12	0	-15	-32	-51			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	101	64	18	-45	-117	-192			
Sell Mortgages and MBS	-358	-210	-15	332	731	1,137			
Purchase Non-Mortgage Items	3	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-41	-21	-2	16	32	46			
Pay Floating, Receive Fixed Swaps	14	9	3	-2	-7	-12			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	1			
Interest-Rate Caps	0	0	1	1	3	5			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-5	-2	0	2	4	6			
Options on Futures	2	2	3	3	4	5			
Construction LIP	31	15	-2	-18	-34	-50			
Self-Valued	44	23	7	10	16	22			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-15**	**-12**	**12**	**88**	**168**	**236**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	174,423	173,419	172,040	170,096	167,782	165,386	170,659	101/98***	0.97/1.40***
MINUS TOTAL LIABILITIES	151,608	150,571	149,637	148,844	148,131	147,462	149,643	100/97**	0.58/1.07**
PLUS OFF-BALANCE-SHEET POSITIONS	-15	-12	12	88	168	236			
TOTAL NET PORTFOLIO VALUE #	22,800	22,836	22,414	21,340	19,819	18,160	21,016	106.65	3.35

* 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	$416	$5,327	$9,022	$2,200	$645
WARM	318 mo	326 mo	345 mo	343 mo	326 mo
WAC	4.50%	5.62%	6.43%	7.32%	9.07%
Amount of these that is FHA or VA Guaranteed	$0	$13	$174	$141	$14
Securities Backed by Conventional Mortgages	$91	$217	$904	$122	$4
WARM	225 mo	323 mo	346 mo	327 mo	220 mo
Weighted Average Pass-Through Rate	4.54%	5.51%	6.49%	7.20%	8.36%
Securities Backed by FHA or VA Mortgages	$10	$30	$8	$2	$2
WARM	301 mo	314 mo	291 mo	244 mo	197 mo
Weighted Average Pass-Through Rate	4.54%	5.12%	6.19%	7.12%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,212	$3,551	$1,930	$608	$203
WAC	4.72%	5.45%	6.38%	7.35%	8.68%
Mortgage Securities	$667	$792	$114	$17	$3
Weighted Average Pass-Through Rate	4.45%	5.25%	6.15%	7.36%	9.08%
WARM (of 15-Year Loans and Securities)	121 mo	132 mo	143 mo	123 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$412	$867	$1,208	$442	$355
WAC	4.56%	5.51%	6.42%	7.36%	9.16%
Mortgage Securities	$211	$106	$8	$0	$0
Weighted Average Pass-Through Rate	4.39%	5.51%	6.05%	7.52%	8.41%
WARM (of Balloon Loans and Securities)	42 mo	63 mo	70 mo	83 mo	149 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$31,704**

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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	$63	$698	$1,603	$0	$2
WAC	8.04%	6.28%	8.86%	0.00%	6.98%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,123	$13,598	$15,439	$105	$1,112
Weighted Average Margin	166 bp	283 bp	271 bp	306 bp	221 bp
WAC	6.66%	5.97%	5.95%	8.18%	6.28%
WARM	272 mo	308 mo	334 mo	37 mo	284 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	41 mo	3 mo	10 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$38,743**

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	$256	$384	$63	$0	$1
Weighted Average Distance from Lifetime Cap	141 bp	162 bp	42 bp	115 bp	175 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$374	$2,032	$141	$1	$389
Weighted Average Distance from Lifetime Cap	333 bp	344 bp	356 bp	317 bp	362 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,185	$11,421	$16,572	$11	$676
Weighted Average Distance from Lifetime Cap	699 bp	575 bp	565 bp	709 bp	547 bp
Balances Without Lifetime Cap	$1,371	$459	$266	$94	$49
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,141	$13,647	$15,611	$10	$413
Weighted Average Periodic Rate Cap	156 bp	208 bp	284 bp	187 bp	177 bp
Balances Subject to Periodic Rate Floors	$3,056	$10,948	$12,923	$8	$1,056
MBS Included in ARM Balances	$1,265	$1,404	$905	$10	$15

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,991	$6,109
WARM	84 mo	164 mo
Remaining Term to Full Amortization	301 mo	
Rate Index Code	0	0
Margin	253 bp	254 bp
Reset Frequency	25 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$68	$312
Wghted Average Distance to Lifetime Cap	116 bp	120 bp
Fixed-Rate:		
Balances	$3,073	$4,059
WARM	45 mo	85 mo
Remaining Term to Full Amortization	271 mo	
WAC	6.66%	6.51%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,622	$1,662
WARM	21 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	111 bp	7.02%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,010	$3,889
WARM	179 mo	144 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	54 bp	7.77%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,708	$1,840
WARM	29 mo	51 mo
Margin in Column 1; WAC in Column 2	82 bp	7.05%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,411	$8,961
WARM	40 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	830 bp	11.17%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$119	$1,158
Fixed Rate		
Remaining WAL <= 5 Years	$87	$5,209
Remaining WAL 5-10 Years	$195	$256
Remaining WAL Over 10 Years	$51	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$63	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$516	$6,623

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$2,917	$17,725	$31,371	$9,291	$10,489
WARM	128 mo	252 mo	323 mo	323 mo	262 mo
Weighted Average Servicing Fee	29 bp	31 bp	34 bp	40 bp	47 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	616 loans
FHA/VA	17 loans
Subserviced by Others	3 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$48,227	$131
WARM (in months)	338 mo	212 mo
Weighted Average Servicing Fee	43 bp	31 bp

Total # of Adjustable-Rate Loans Serviced	222 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$120,151**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,323		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$552		
Zero-Coupon Securities	$71	5.86%	192 mo
Government & Agency Securities	$2,853	4.86%	75 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,102	4.84%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,038	5.36%	74 mo
Memo: Complex Securities (from supplemental reporting)	$2,615		

Total Cash, Deposits, and Securities **$17,555**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,388
Accrued Interest Receivable	$567
Advances for Taxes and Insurance	$25
Less: Unamortized Yield Adjustments	$-234
Valuation Allowances	$602
Unrealized Gains (Losses)	$-292

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$114
Accrued Interest Receivable	$176
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$560
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$49
Repossessed Assets	$365
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$397
Office Premises and Equipment	$1,554
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$12
Less: Unamortized Yield Adjustments	$96
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$946
Miscellaneous I	$4,891
Miscellaneous II	$3,970
TOTAL ASSETS	**$170,646**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$12
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$297
Mortgage-Related Mututal Funds	$256
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$905
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$11,098
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,241

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LIABILITIES

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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	$14,448	$2,940	$948	$66
WAC	5.11%	4.81%	4.23%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,419	$8,894	$1,746	$95
WAC	5.05%	5.05%	3.92%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,071	$3,542	$39
WAC		5.00%	4.26%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,585	$8
WAC			5.26%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,593**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$988	$699	$1,205
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$21,346	$15,160	$6,868
Penalty in Months of Forgone Interest	3.12 mo	5.75 mo	6.82 mo
Balances in New Accounts	$3,928	$1,385	$243

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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%	$37	$141	$4	2.79%
3.00 to 3.99%	$415	$1,316	$32	3.50%
4.00 to 4.99%	$1,920	$4,014	$893	4.73%
5.00 to 5.99%	$2,254	$1,466	$1,069	5.32%
6.00 to 6.99%	$152	$51	$52	6.30%
7.00 to 7.99%	$1	$17	$83	7.62%
8.00 to 8.99%	$0	$0	$1	8.44%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$13,919**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$15,806
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	$10,399	1.75%	$464
Money Market Deposit Accounts (MMDAs)	$25,199	4.02%	$1,415
Passbook Accounts	$10,600	2.70%	$786
Non-Interest-Bearing Non-Maturity Deposits	$5,457		$128
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$438	0.04%	
Escrow for Mortgages Serviced for Others	$482	0.05%	
Other Escrows	$127	2.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$52,702		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-11		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$313		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,152		
Miscellaneous II	$168		
TOTAL LIABILITIES	**$149,643**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$372
EQUITY CAPITAL	$20,631
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$170,646**

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		$18
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	32	$338
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$383
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$103
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	70	$446
1014	Opt commitment to orig 25- or 30-year FRMs	71	$5,811
1016	Opt commitment to orig "other" Mortgages	59	$726
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$17
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$82
2016	Commit/purchase "other" Mortgage loans, svc retained		$36
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$10
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	$42
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$548
2036	Commit/sell "other" Mortgage loans, svc retained	6	$10
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$666
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$139
2074	Commit/sell 25- or 30-yr FRM MBS		$7,713
2084	Commit/sell low-risk fixed-rate mtg derivative product		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$17
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$78

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$8
2202	Firm commitment to originate 1-month COFI ARM loans		$36
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$160
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$91
2214	Firm commit/originate 25- or 30-year FRM loans	22	$168
2216	Firm commit/originate "other" Mortgage loans	18	$860
3014	Option to purchase 25- or 30-yr FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$6
4002	Commit/purchase non-Mortgage financial assets	15	$189
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$85
5004	IR swap: pay fixed, receive 3-month LIBOR		$413
5024	IR swap: pay 1-month LIBOR, receive fixed		$278
5104	IR swaption: pay fixed, receive 3-month LIBOR		$467
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
6002	Interest rate Cap based on 1-month LIBOR		$103
8036	Short futures contract on 2-year Treasury note		$3
8038	Short futures contract on 5-year Treasury note		$1
8040	Short futures contract on 10-year Treasury note		$22
8046	Short futures contract on 3-month Eurodollar		$106
9012	Long call option on Treasury bond futures contract		$3
9034	Long put option on 10-year T-note futures contract		$15
9036	Long put option on T-bond futures contract		$3
9502	Fixed-rate construction loans in process	77	$1,536

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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
9512	Adjustable-rate construction loans in process	50	$353

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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		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$126
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$52
120	Other investment securities, fixed-coupon securities		$24
122	Other investment securities, floating-rate securities		$78
125	Multi/nonres mtg loans; fixed-rate, Balloon		$10
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$26
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$117
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$310
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	64	$1,868
220	Variable-rate FHLB advances	35	$1,083
299	Other variable-rate	18	$4,179
300	Govt. & agency securities, fixed-coupon securities		$103
302	Govt. & agency securities, floating-rate securities		$0

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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 # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	103	$2,615	$2,760	$2,698	$2,618	$2,503	$2,378	$2,259
123 - Mortgage Derivatives - M/V estimate	67	$7,151	$7,261	$7,229	$7,106	$6,894	$6,670	$6,439
129 - Mortgage-Related Mutual Funds - M/V estimate	17	$121	$122	$122	$121	$120	$119	$118
280 - FHLB putable advance-M/V estimate	37	$1,694	$1,920	$1,819	$1,731	$1,691	$1,679	$1,670
281 - FHLB convertible advance-M/V estimate	23	$4,229	$4,517	$4,374	$4,272	$4,212	$4,176	$4,150
282 - FHLB callable advance-M/V estimate		$116	$130	$124	$120	$117	$115	$114
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$3	$3	$3	$3	$3	$3	$3
290 - Other structured borrowings - M/V estimate	8	$2,633	$2,811	$2,726	$2,665	$2,618	$2,571	$2,533
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$3,211	$44	$23	$7	$10	$16	$22