Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 160** **September 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	13,210	-1,535	-10 %	10.33 %	-89 bp
+200 bp	13,861	-883	-6 %	10.74 %	-49 bp
+100 bp	14,413	-331	-2 %	11.06 %	-17 bp
0 bp	14,744			11.23 %	
-100 bp	14,809	65	0 %	11.21 %	-2 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	11.23 %	10.21 %	11.72 %
Post-shock NPV Ratio	10.74 %	9.77 %	10.97 %
Sensitivity Measure: Decline in NPV Ratio	49 bp	44 bp	74 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	10,011	9,764	9,413	9,025	8,633	9,666	101.01	3.06
30-Year Mortgage Securities	2,681	2,620	2,544	2,461	2,375	2,546	102.89	2.62
15-Year Mortgages and MBS	7,962	7,771	7,537	7,285	7,029	7,709	100.81	2.73
Balloon Mortgages and MBS	1,780	1,754	1,722	1,685	1,643	1,764	99.44	1.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	774	771	767	763	758	768	100.34	0.44
7 Month to 2 Year Reset Frequency	6,505	6,448	6,352	6,251	6,145	6,562	98.26	1.19
2+ to 5 Year Reset Frequency	3,954	3,898	3,810	3,662	3,512	3,886	100.31	1.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	806	798	790	781	771	786	101.61	0.98
2 Month to 5 Year Reset Frequency	1,454	1,432	1,409	1,385	1,355	1,450	98.72	1.57
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,114	2,097	2,080	2,063	2,046	2,087	100.47	0.82
Adjustable-Rate, Fully Amortizing	3,575	3,546	3,517	3,488	3,458	3,514	100.92	0.82
Fixed-Rate, Balloon	4,590	4,422	4,262	4,110	3,965	4,352	101.61	3.71
Fixed-Rate, Fully Amortizing	2,503	2,412	2,327	2,248	2,173	2,365	102.00	3.63
Construction and Land Loans								
Adjustable-Rate	8,537	8,521	8,505	8,490	8,474	8,474	100.56	0.19
Fixed-Rate	2,007	1,962	1,919	1,878	1,839	1,968	99.71	2.25
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,721	9,694	9,667	9,641	9,615	9,637	100.59	0.28
Fixed-Rate	9,363	9,153	8,952	8,759	8,575	8,975	101.98	2.25
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,972	1,939	1,901	1,857	1,813	1,939	100.00	1.83
Accrued Interest Receivable	489	489	489	489	489	489	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	10	19	30	40	50			-52.91
LESS: Value of Servicing on Mortgages Serviced by Others	3	5	8	10	11			-57.40
TOTAL MORTGAGE LOANS AND SECURITIES	**80,836**	**79,534**	**78,016**	**76,383**	**74,741**	**78,966**	**100.72**	**1.77**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	7,034	7,021	7,008	6,995	6,982	6,983	100.55	0.19
Fixed-Rate	2,234	2,167	2,103	2,042	1,983	2,023	107.11	3.01
Consumer Loans								
Adjustable-Rate	7,173	7,161	7,149	7,138	7,126	7,025	101.95	0.17
Fixed-Rate	8,621	8,470	8,325	8,184	8,048	8,569	98.84	1.75
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-277	-274	-271	-268	-265	-274	0.00	1.19
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,893**	**24,654**	**24,423**	**24,199**	**23,983**	**24,434**	**100.90**	**0.95**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,039	4,039	4,039	4,039	4,039	4,039	100.00	0.00
Equities and All Mutual Funds	770	741	711	681	651	741	99.88	4.04
Zero-Coupon Securities	689	688	687	685	684	685	100.45	0.19
Government and Agency Securities	1,314	1,300	1,287	1,275	1,262	1,276	101.93	1.03
Term Fed Funds, Term Repos	2,222	2,219	2,217	2,214	2,211	2,224	99.82	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,864	2,833	2,803	2,776	2,750	2,800	101.16	1.07
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,453	5,366	5,269	5,161	5,072	6,700	80.09	1.71
Structured Securities (Complex)	948	928	896	858	824	972	95.43	2.85
LESS: Valuation Allowances for Investment Securities	8	8	8	8	7	8	100.00	2.09
TOTAL CASH, DEPOSITS, AND SECURITIES	**18,292**	**18,106**	**17,901**	**17,681**	**17,485**	**19,429**	**93.19**	**1.08**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	376	376	376	376	376	376	100.00	0.00
Real Estate Held for Investment	43	43	43	43	43	43	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	33	30	28	26	33	100.00	6.80
Office Premises and Equipment	1,456	1,456	1,456	1,456	1,456	1,456	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,910**	**1,908**	**1,906**	**1,903**	**1,901**	**1,908**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	268	326	405	463	489			-20.99
Adjustable-Rate Servicing	32	30	30	40	42			3.17
Float on Mortgages Serviced for Others	196	245	307	364	404			-22.60
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**495**	**602**	**741**	**866**	**935**			**-20.42**
OTHER ASSETS								
Purchased and Excess Servicing						741		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,820	2,820	2,820	2,820	2,820	2,820	100.00	0.00
Miscellaneous II						722		
Deposit Intangibles								
Retail CD Intangible	63	74	82	90	99			-12.53
Transaction Account Intangible	803	1,072	1,329	1,571	1,790			-24.58
MMDA Intangible	1,407	1,748	2,068	2,387	2,699			-18.90
Passbook Account Intangible	416	540	649	750	849			-21.61
Non-Interest-Bearing Account Intangible	187	279	367	450	530			-32.22
TOTAL OTHER ASSETS	**5,696**	**6,533**	**7,315**	**8,067**	**8,787**	**4,282**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-281		
TOTAL ASSETS	**132,122**	**131,336**	**130,301**	**129,100**	**127,832**	**128,738**	**102/99***	**0.69/1.35***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	29,569	29,466	29,366	29,268	29,174	29,337	100.44	0.34
Fixed-Rate Maturing in 13 Months or More	10,005	9,772	9,548	9,336	9,137	9,319	104.86	2.34
Variable-Rate	437	436	435	435	434	435	100.35	0.21
Demand								
Transaction Accounts	11,262	11,262	11,262	11,262	11,262	11,262	100/90*	0.00/2.59*
MMDAs	27,194	27,194	27,194	27,194	27,194	27,194	100/94*	0.00/1.30*
Passbook Accounts	5,544	5,544	5,544	5,544	5,544	5,544	100/90*	0.00/2.33*
Non-Interest-Bearing Accounts	4,048	4,048	4,048	4,048	4,048	4,048	100/93*	0.00/2.39*
TOTAL DEPOSITS	**88,060**	**87,723**	**87,398**	**87,087**	**86,793**	**87,139**	**101/96***	**0.38/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	17,720	17,638	17,557	17,477	17,399	17,628	100.06	0.46
Fixed-Rate Maturing in 37 Months or More	2,362	2,258	2,161	2,068	1,981	2,227	101.42	4.46
Variable-Rate	509	508	508	508	508	509	99.97	0.05
TOTAL BORROWINGS	**20,591**	**20,404**	**20,225**	**20,053**	**19,888**	**20,363**	**100.20**	**0.89**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	954	954	954	954	954	954	100.00	0.00
Other Escrow Accounts	92	89	86	84	82	100	89.25	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,545	2,545	2,545	2,545	2,545	2,545	100.00	0.00
Miscellaneous II	0	0	0	0	0	107		
TOTAL OTHER LIABILITIES	**3,591**	**3,588**	**3,586**	**3,583**	**3,581**	**3,706**	**96.82**	**0.07**
Other Liabilities not Included Above								
Self-Valued	4,975	4,862	4,696	4,552	4,409	4,930	98.61	2.88
Unamortized Yield Adjustments						-35		
TOTAL LIABILITIES	**117,217**	**116,577**	**115,905**	**115,275**	**114,670**	**116,103**	**100/97****	**0.56/1.30****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	26	-3	-51	-98	-143			
ARMs	-1	-1	-2	-3	-4			
Other Mortgages	16	0	-19	-40	-63			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	9	-3	-20	-39	-57			
Sell Mortgages and MBS	-9	34	91	149	204			
Purchase Non-Mortgage Items	6	0	-6	-11	-16			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-10	-4	1	6	11			
Pay Floating, Receive Fixed Swaps	4	1	-1	-2	-4			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	2	4	5	7	8			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	5	-1	-6	-12	-17			
Self-Valued	-146	-42	25	79	129			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-96**	**-15**	**17**	**36**	**48**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	132,122	131,336	130,301	129,100	127,832	128,738	102/99***	0.69/1.35***
MINUS TOTAL LIABILITIES	117,217	116,577	115,905	115,275	114,670	116,103	100/97**	0.56/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	-96	-15	17	36	48			
TOTAL NET PORTFOLIO VALUE #	14,809	14,744	14,413	13,861	13,210	12,635	116.69	1.34

* 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

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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	$62	$3,647	$3,962	$987	$1,008
WARM	225 mo	326 mo	332 mo	309 mo	243 mo
WAC	4.21%	5.66%	6.35%	7.38%	9.08%
Amount of these that is FHA or VA Guaranteed	$1	$951	$533	$162	$556
Securities Backed by Conventional Mortgages	$203	$525	$302	$16	$5
WARM	299 mo	289 mo	267 mo	180 mo	196 mo
Weighted Average Pass-Through Rate	4.42%	5.33%	6.07%	7.39%	8.24%
Securities Backed by FHA or VA Mortgages	$3	$260	$225	$372	$635
WARM	261 mo	299 mo	278 mo	236 mo	157 mo
Weighted Average Pass-Through Rate	4.12%	5.36%	6.31%	7.38%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$457	$2,073	$1,170	$492	$552
WAC	4.70%	5.42%	6.35%	7.36%	8.97%
Mortgage Securities	$1,151	$1,548	$249	$14	$1
Weighted Average Pass-Through Rate	4.40%	5.17%	6.04%	7.15%	9.54%
WARM (of 15-Year Loans and Securities)	116 mo	143 mo	141 mo	118 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$115	$403	$543	$286	$135
WAC	4.38%	5.55%	6.39%	7.38%	8.87%
Mortgage Securities	$213	$61	$3	$4	$0
Weighted Average Pass-Through Rate	4.48%	5.15%	6.55%	7.09%	9.94%
WARM (of Balloon Loans and Securities)	53 mo	71 mo	97 mo	78 mo	98 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$21,684**

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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	$0	$14	$8	$0	$27
WAC	0.00%	6.11%	6.55%	0.00%	5.87%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$768	$6,548	$3,878	$786	$1,423
Weighted Average Margin	333 bp	235 bp	243 bp	244 bp	248 bp
WAC	6.54%	5.42%	5.80%	5.54%	6.01%
WARM	230 mo	293 mo	326 mo	298 mo	276 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	44 mo	3 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$13,452**

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	$22	$49	$63	$8	$24
Weighted Average Distance from Lifetime Cap	169 bp	149 bp	140 bp	165 bp	184 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$61	$497	$298	$230	$351
Weighted Average Distance from Lifetime Cap	358 bp	330 bp	304 bp	355 bp	346 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$516	$5,862	$3,367	$536	$1,032
Weighted Average Distance from Lifetime Cap	686 bp	559 bp	550 bp	640 bp	611 bp
Balances Without Lifetime Cap	$169	$154	$159	$12	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$544	$6,261	$3,742	$7	$1,168
Weighted Average Periodic Rate Cap	181 bp	197 bp	220 bp	179 bp	182 bp
Balances Subject to Periodic Rate Floors	$382	$5,742	$3,237	$7	$991
MBS Included in ARM Balances	$162	$2,895	$1,723	$244	$91

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,087	$3,514
WARM	64 mo	127 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	167 bp	248 bp
Reset Frequency	18 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$90	$115
Wghted Average Distance to Lifetime Cap	70 bp	94 bp
Fixed-Rate:		
Balances	$4,352	$2,365
WARM	57 mo	101 mo
Remaining Term to Full Amortization	276 mo	
WAC	6.48%	6.65%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,474	$1,968
WARM	15 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	6.90%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,637	$8,975
WARM	207 mo	155 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-10 bp	7.15%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,983	$2,023
WARM	18 mo	42 mo
Margin in Column 1; WAC in Column 2	128 bp	6.85%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,025	$8,569
WARM	70 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	324 bp	5.54%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$22	$4,188
Fixed Rate		
Remaining WAL <= 5 Years	$142	$1,497
Remaining WAL 5-10 Years	$53	$158
Remaining WAL Over 10 Years	$114	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$4	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$335	$5,843

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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	$1,732	$14,329	$17,886	$3,771	$4,391
WARM	174 mo	258 mo	300 mo	273 mo	184 mo
Weighted Average Servicing Fee	31 bp	34 bp	38 bp	40 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	221 loans				
FHA/VA	267 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,203	$973	Total # of Adjustable-Rate Loans Serviced	28 loans
WARM (in months)	318 mo	86 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	45 bp	25 bp		

Total Balances of Mortgage Loans Serviced for Others **$47,286**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,039		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$741		
Zero-Coupon Securities	$685	2.31%	2 mo
Government & Agency Securities	$1,276	2.83%	13 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,224	2.03%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,800	3.94%	16 mo
Memo: Complex Securities (from supplemental reporting)	$972		

Total Cash, Deposits, and Securities **$12,736**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,684
Accrued Interest Receivable	$489
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$280
Valuation Allowances	$745
Unrealized Gains (Losses)	$27

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$181
Accrued Interest Receivable	$108
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$455
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$43
Repossessed Assets	$376
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$33
Office Premises and Equipment	$1,456
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-33
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$741
Miscellaneous I	$2,820
Miscellaneous II	$722
TOTAL ASSETS	**$128,216**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$958
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$619
Mortgage-Related Mututal Funds	$121
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,371
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$3,438
Weighted Average Servicing Fee	21 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,002

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	$7,739	$1,583	$274	$206
WAC	3.47%	4.80%	3.90%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,857	$4,564	$1,321	$453
WAC	3.27%	4.19%	4.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,589	$2,562	$132
WAC		3.90%	4.83%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,167	$40
WAC			4.75%	
WARM			48 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$38,655**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,632	$684	$657
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,669	$9,428	$5,697
Penalty in Months of Forgone Interest	3.32 mo	6.03 mo	6.44 mo
Balances in New Accounts	$4,731	$1,271	$138

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%	$12,299	$368	$32	2.48%
3.00 to 3.99%	$86	$1,030	$892	3.62%
4.00 to 4.99%	$266	$2,060	$927	4.43%
5.00 to 5.99%	$20	$834	$352	5.26%
6.00 to 6.99%	$0	$656	$16	6.40%
7.00 to 7.99%	$1	$9	$6	7.13%
8.00 to 8.99%	$0	$0	$1	8.24%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	18 mo	61 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$19,855**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,874
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	$11,262	0.41%	$447
Money Market Deposit Accounts (MMDAs)	$27,194	2.04%	$1,261
Passbook Accounts	$5,544	1.55%	$371
Non-Interest-Bearing Non-Maturity Deposits	$4,048		$113
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$228	0.05%	
Escrow for Mortgages Serviced for Others	$726	0.40%	
Other Escrows	$100	0.51%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$49,103		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-32		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,545		
Miscellaneous II	$107		
TOTAL LIABILITIES	**$116,103**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$313
EQUITY CAPITAL	$11,657
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$128,074**

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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$32
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$21
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$5
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	43	$134
1014	Opt commitment to orig 25- or 30-year FRMs	45	$1,092
1016	Opt commitment to orig "other" Mortgages	42	$702
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		$27
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$12
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$19
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$5
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$65
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$7
2074	Commit/sell 25- or 30-yr FRM MBS		$162
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$51
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$7
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	12	$39
2134	Commit/sell 25- or 30-yr FRM loans, svc released	32	$832
2136	Commit/sell "other" Mortgage loans, svc released		$53

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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
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$15
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		$21
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$35
2214	Firm commit/originate 25- or 30-year FRM loans	12	$197
2216	Firm commit/originate "other" Mortgage loans	11	$122
3024	Option to sell 6-month or 1-year COFI ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$119
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$10
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	20	$192
4022	Commit/sell non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$249
5004	IR swap: pay fixed, receive 3-month LIBOR		$41
5024	IR swap: pay 1-month LIBOR, receive fixed		$35
9502	Fixed-rate construction loans in process	66	$321
9512	Adjustable-rate construction loans in process	31	$301

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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		$0
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$15
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$30
130	Construction and land loans (adj-rate)		$161
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$12
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	6	$6,446
184	Consumer loans; mobile home loans		$38
185	Consumer loans; credit cards		$6,208
187	Consumer loans; recreational vehicles		$79
189	Consumer loans; other		$27
200	Variable-rate, fixed-maturity CDs	48	$435
220	Variable-rate FHLB advances	15	$179
299	Other variable-rate	20	$330
300	Govt. & agency securities, fixed-coupon securities		$15
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 # > 5	Balance	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	65	$972	$948	$928	$896	$858	$824
123 - Mortgage Derivatives - M/V estimate	65	$6,700	$5,453	$5,366	$5,269	$5,161	$5,072
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$55	$55	$54	$53	$52	$51
280 - FHLB putable advance-M/V estimate	16	$424	$443	$432	$422	$415	$409
281 - FHLB convertible advance-M/V estimate	26	$1,095	$1,166	$1,134	$1,111	$1,094	$1,082
282 - FHLB callable advance-M/V estimate	7	$60	$62	$61	$60	$60	$59
289 - Other FHLB structured advances - M/V estimate	15	$1,038	$1,079	$1,062	$1,029	$1,019	$1,000
290 - Other structured borrowings - M/V estimate	8	$2,313	$2,224	$2,173	$2,073	$1,965	$1,859
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,966	$-146	$-42	$25	$79	$129