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: 115** **September 2009**

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	116,700	-9,035	-7 %	12.44 %	-61 bp
+200 bp	123,437	-2,298	-2 %	13.01 %	-5 bp
+100 bp	126,719	984	+1 %	13.23 %	+17 bp
0 bp	125,735			13.06 %	
-100 bp	121,549	-4,186	-3 %	12.59 %	-47 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.06 %	12.60 %	11.00 %
Post-shock NPV Ratio	12.59 %	12.21 %	9.79 %
Sensitivity Measure: Decline in NPV Ratio	47 bp	39 bp	121 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR — **September 2009**
Report Prepared: 12/24/2009 10:35:34 AM — **Amounts in Millions** — **Data as of: 12/24/2009**

	-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	105,933	104,650	102,288	98,946	94,942	99,623	105.05	1.74
30-Year Mortgage Securities	17,070	16,842	16,426	15,845	15,165	16,102	104.59	1.91
15-Year Mortgages and MBS	37,696	37,080	36,026	34,803	33,526	35,347	104.90	2.25
Balloon Mortgages and MBS	21,377	21,239	20,936	20,531	20,025	19,982	106.29	1.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	20,515	20,466	20,336	20,217	20,083	20,358	100.53	0.44
7 Month to 2 Year Reset Frequency	45,338	45,130	44,840	44,338	43,603	43,883	102.84	0.55
2+ to 5 Year Reset Frequency	72,354	71,852	70,991	69,618	67,522	69,154	103.90	0.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	42,301	42,049	41,616	41,146	40,640	40,171	104.68	0.82
2 Month to 5 Year Reset Frequency	4,897	4,848	4,769	4,683	4,590	4,712	102.89	1.33
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,002	19,765	19,506	19,252	19,000	19,406	101.85	1.25
Adjustable-Rate, Fully Amortizing	29,519	29,351	29,144	28,937	28,695	29,155	100.67	0.64
Fixed-Rate, Balloon	14,419	13,904	13,405	12,930	12,479	13,295	104.58	3.65
Fixed-Rate, Fully Amortizing	21,156	20,537	19,921	19,337	18,783	19,232	106.79	3.01
Construction and Land Loans								
Adjustable-Rate	13,888	13,872	13,841	13,810	13,780	13,866	100.04	0.17
Fixed-Rate	4,101	4,014	3,921	3,833	3,749	4,056	98.98	2.24
Second-Mortgage Loans and Securities								
Adjustable-Rate	44,760	44,685	44,569	44,454	44,341	44,575	100.25	0.21
Fixed-Rate	19,249	18,852	18,432	18,031	17,648	17,948	105.04	2.17
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	14,272	14,133	13,928	13,666	13,354	14,133	100.00	1.22
Accrued Interest Receivable	2,551	2,551	2,551	2,551	2,551	2,551	100.00	0.00
Advance for Taxes/Insurance	451	451	451	451	451	451	100.00	0.00
Float on Escrows on Owned Mortgages	96	174	282	383	468			-53.38
LESS: Value of Servicing on Mortgages Serviced by Others	-197	-200	-221	-245	-251			-5.96
TOTAL MORTGAGE LOANS AND SECURITIES	**552,142**	**546,645**	**538,400**	**528,006**	**515,648**	**527,999**	**103.53**	**1.26**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	21,153	21,117	21,067	21,017	20,968	21,142	99.88	0.21
Fixed-Rate	12,617	12,127	11,655	11,206	10,780	11,222	108.06	3.97
Consumer Loans								
Adjustable-Rate	42,375	42,333	42,251	42,171	42,091	41,650	101.64	0.15
Fixed-Rate	41,730	41,318	40,839	40,378	39,932	41,635	99.24	1.08
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,467	-3,453	-3,434	-3,416	-3,398	-3,453	0.00	0.48
Accrued Interest Receivable	847	847	847	847	847	847	100.00	0.00
TOTAL NONMORTGAGE LOANS	**115,255**	**114,289**	**113,224**	**112,202**	**111,220**	**113,044**	**101.10**	**0.89**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,308	22,308	22,308	22,308	22,308	22,308	100.00	0.00
Equities and All Mutual Funds	1,465	1,405	1,344	1,284	1,223	1,405	100.00	4.31
Zero-Coupon Securities	5,573	5,568	5,555	5,542	5,530	5,562	100.10	0.16
Government and Agency Securities	22,496	22,070	21,608	21,160	20,727	21,675	101.82	2.01
Term Fed Funds, Term Repos	36,686	36,675	36,611	36,547	36,483	36,661	100.04	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	35,662	35,217	34,749	34,301	33,873	34,936	100.81	1.30
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	62,346	61,372	59,844	57,850	55,842	64,610	94.99	2.04
Structured Securities (Complex)	40,994	40,310	39,435	38,441	37,428	39,438	102.21	1.93
LESS: Valuation Allowances for Investment Securities	7	7	7	7	6	7	100.00	3.98
TOTAL CASH, DEPOSITS, AND SECURITIES	**227,522**	**224,918**	**221,446**	**217,426**	**213,409**	**226,587**	**99.26**	**1.35**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,912	3,912	3,912	3,912	3,912	3,912	100.00	0.00
Real Estate Held for Investment	107	107	107	107	107	107	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,179	1,104	1,029	954	879	1,104	100.00	6.80
Office Premises and Equipment	4,740	4,740	4,740	4,740	4,740	4,740	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,939**	**9,864**	**9,789**	**9,714**	**9,639**	**9,864**	**100.00**	**0.76**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,817	2,318	2,916	3,394	3,615			-23.71
Adjustable-Rate Servicing	1,184	1,195	1,361	1,554	1,554			-7.42
Float on Mortgages Serviced for Others	1,468	1,679	1,979	2,250	2,433			-15.23
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,468**	**5,192**	**6,256**	**7,197**	**7,603**			**-17.22**
OTHER ASSETS								
Purchased and Excess Servicing						3,684		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	45,058	45,058	45,058	45,058	45,058	45,058	100.00	0.00
Miscellaneous II						11,444		
Deposit Intangibles								
Retail CD Intangible	210	252	358	408	458			-29.40
Transaction Account Intangible	2,038	3,414	4,867	6,235	7,582			-41.43
MMDA Intangible	6,405	9,420	12,658	15,621	18,389			-33.19
Passbook Account Intangible	2,108	3,202	4,389	5,494	6,559			-35.62
Non-Interest-Bearing Account Intangible	171	726	1,260	1,768	2,251			-75.03
TOTAL OTHER ASSETS	**55,990**	**62,072**	**68,590**	**74,584**	**80,297**	**60,186**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-13,545		
TOTAL ASSETS	**965,317**	**962,979**	**957,706**	**949,130**	**937,815**	**924,135**	**104/102***	**0.40/1.07***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	159,819	159,679	159,214	158,759	158,330	158,105	101.00	0.19
Fixed-Rate Maturing in 13 Months or More	57,654	56,047	54,509	53,295	52,268	52,435	106.89	2.81
Variable-Rate	667	667	666	666	666	666	100.12	0.00
Demand								
Transaction Accounts	60,131	60,131	60,131	60,131	60,131	60,131	100/94*	0.00/2.49*
MMDAs	230,271	230,271	230,271	230,271	230,271	230,271	100/96*	0.00/1.42*
Passbook Accounts	52,123	52,123	52,123	52,123	52,123	52,123	100/94*	0.00/2.33*
Non-Interest-Bearing Accounts	23,169	23,169	23,169	23,169	23,169	23,169	100/97*	0.00/2.43*
TOTAL DEPOSITS	**583,833**	**582,086**	**580,082**	**578,414**	**576,957**	**576,899**	**101/98***	**0.32/1.45***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	78,981	78,474	77,931	77,397	76,873	77,218	101.63	0.67
Fixed-Rate Maturing in 37 Months or More	28,395	26,749	25,229	23,826	22,527	23,791	112.43	5.92
Variable-Rate	66,812	66,776	66,718	66,660	66,603	66,458	100.48	0.07
TOTAL BORROWINGS	**174,188**	**171,998**	**169,878**	**167,883**	**166,002**	**167,467**	**102.71**	**1.25**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,042	4,042	4,042	4,042	4,042	4,042	100.00	0.00
Other Escrow Accounts	1,068	1,036	1,005	976	948	1,123	92.19	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	14,434	14,434	14,434	14,434	14,434	14,434	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,605		
TOTAL OTHER LIABILITIES	**19,545**	**19,512**	**19,481**	**19,452**	**19,425**	**21,205**	**92.02**	**0.16**
Other Liabilities not Included Above								
Self-Valued	65,472	63,215	61,173	59,541	58,274	58,252	108.52	3.40
Unamortized Yield Adjustments						882		
TOTAL LIABILITIES	**843,038**	**836,811**	**830,614**	**825,290**	**820,658**	**824,705**	**101/99****	**0.74/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	302	145	-166	-532	-896			
ARMs	9	5	-3	-13	-27			
Other Mortgages	11	0	-20	-45	-73			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	225	56	-209	-507	-808			
Sell Mortgages and MBS	-415	-143	314	850	1,387			
Purchase Non-Mortgage Items	14	0	-16	-31	-45			
Sell Non-Mortgage Items	-2	0	2	4	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-631	-298	2	280	536			
Pay Floating, Receive Fixed Swaps	315	187	67	-50	-162			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	2	14	29	46			
Interest-Rate Caps	17	29	46	69	99			
Interest-Rate Floors	74	53	40	31	24			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	15	7	-10	-27	-43			
Self-Valued	-665	-477	-435	-463	-501			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-731**	**-434**	**-373**	**-404**	**-457**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	965,317	962,979	957,706	949,130	937,815	924,135	104/102***	0.40/1.07***
MINUS TOTAL LIABILITIES	843,038	836,811	830,614	825,290	820,658	824,705	101/99**	0.74/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	-731	-434	-373	-404	-457			
TOTAL NET PORTFOLIO VALUE #	121,549	125,735	126,719	123,437	116,700	99,430	126.46	-2.06

* 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	$9,900	$40,229	$33,859	$10,579	$5,056
WARM	393 mo	329 mo	326 mo	320 mo	301 mo
WAC	4.08%	5.55%	6.39%	7.38%	8.84%
Amount of these that is FHA or VA Guaranteed	$312	$6,014	$960	$412	$482
Securities Backed by Conventional Mortgages	$3,594	$6,602	$4,170	$194	$17
WARM	332 mo	321 mo	329 mo	298 mo	187 mo
Weighted Average Pass-Through Rate	4.36%	5.29%	6.22%	7.13%	8.41%
Securities Backed by FHA or VA Mortgages	$358	$549	$398	$114	$109
WARM	331 mo	319 mo	286 mo	236 mo	109 mo
Weighted Average Pass-Through Rate	3.95%	5.25%	6.23%	7.09%	9.64%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,129	$9,814	$4,749	$1,577	$991
WAC	4.64%	5.44%	6.39%	7.39%	9.06%
Mortgage Securities	$6,621	$5,750	$697	$16	$3
Weighted Average Pass-Through Rate	4.28%	5.19%	6.04%	7.16%	8.95%
WARM (of 15-Year Loans and Securities)	145 mo	144 mo	145 mo	130 mo	140 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,308	$8,571	$6,422	$807	$240
WAC	4.36%	5.41%	6.31%	7.32%	9.31%
Mortgage Securities	$346	$246	$42	$0	$0
Weighted Average Pass-Through Rate	4.36%	5.54%	6.15%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	80 mo	106 mo	87 mo	79 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$171,055**

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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	$35	$1,341	$50	$2,864	$5
WAC	5.18%	5.77%	5.81%	7.22%	7.21%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$20,322	$42,543	$69,104	$37,307	$4,707
Weighted Average Margin	210 bp	246 bp	225 bp	296 bp	285 bp
WAC	3.49%	5.00%	5.57%	5.38%	5.71%
WARM	266 mo	305 mo	335 mo	313 mo	274 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	44 mo	7 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$178,277**

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	$112	$279	$613	$16	$129
Weighted Average Distance from Lifetime Cap	112 bp	166 bp	188 bp	42 bp	42 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$279	$620	$526	$369	$481
Weighted Average Distance from Lifetime Cap	323 bp	347 bp	356 bp	380 bp	328 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$18,963	$42,776	$67,286	$39,631	$4,067
Weighted Average Distance from Lifetime Cap	856 bp	587 bp	567 bp	627 bp	586 bp
Balances Without Lifetime Cap	$1,003	$207	$728	$154	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,444	$40,375	$61,347	$177	$2,665
Weighted Average Periodic Rate Cap	250 bp	227 bp	219 bp	705 bp	201 bp
Balances Subject to Periodic Rate Floors	$11,305	$37,394	$59,548	$177	$2,276
MBS Included in ARM Balances	$2,649	$9,434	$12,915	$962	$374

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$19,406	$29,155
WARM	84 mo	125 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	220 bp	221 bp
Reset Frequency	34 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$554	$380
Wghted Average Distance to Lifetime Cap	70 bp	126 bp
Fixed-Rate:		
Balances	$13,295	$19,232
WARM	56 mo	80 mo
Remaining Term to Full Amortization	267 mo	
WAC	6.32%	6.16%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$13,866	$4,056
WARM	21 mo	38 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	155 bp	6.38%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$44,575	$17,948
WARM	204 mo	152 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	28 bp	7.06%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,142	$11,222
WARM	35 mo	56 mo
Margin in Column 1; WAC in Column 2	166 bp	5.80%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,650	$41,635
WARM	64 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	653 bp	9.33%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,889	$19,042
Fixed Rate		
Remaining WAL <= 5 Years	$6,469	$31,283
Remaining WAL 5-10 Years	$1,491	$2,477
Remaining WAL Over 10 Years	$507	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$3	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$48
WAC	5.59%	5.99%
Principal-Only MBS	$7	$13
WAC	6.08%	6.13%
Total Mortgage-Derivative Securities - Book Value	$10,375	$52,863

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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	$63,913	$109,543	$118,339	$32,829	$13,214
WARM	310 mo	301 mo	310 mo	302 mo	232 mo
Weighted Average Servicing Fee	29 bp	30 bp	31 bp	34 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	1,738 loans
FHA/VA	445 loans
Subserviced by Others	60 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$145,293	$38,340	Total # of Adjustable-Rate Loans Serviced	781 loans
WARM (in months)	273 mo	317 mo	Number of These Subserviced by Others	9 loans
Weighted Average Servicing Fee	33 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others **$521,472**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,308		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,405		
Zero-Coupon Securities	$5,562	0.19%	3 mo
Government & Agency Securities	$21,675	2.05%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$36,661	0.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$34,936	1.85%	18 mo
Memo: Complex Securities (from supplemental reporting)	$39,438		

Total Cash, Deposits, and Securities **$161,983**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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

Nonperforming Loans	$34,638
Accrued Interest Receivable	$2,551
Advances for Taxes and Insurance	$451
Less: Unamortized Yield Adjustments	$11,215
Valuation Allowances	$20,505
Unrealized Gains (Losses)	$-2,780

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$2,233
Accrued Interest Receivable	$847
Less: Unamortized Yield Adjustments	$399
Valuation Allowances	$5,686
Unrealized Gains (Losses)	$-424

OTHER ITEMS

Real Estate Held for Investment	$107
Repossessed Assets	$3,912
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,104
Office Premises and Equipment	$4,740
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$364
Less: Unamortized Yield Adjustments	$-907
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$3,684
Miscellaneous I	$45,058
Miscellaneous II	$11,444
TOTAL ASSETS	**$922,762**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$513
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$31
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,297
Mortgage-Related Mututal Funds	$108
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$44,094
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$55,783
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12,983

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	$59,272	$9,656	$1,501	$706
WAC	2.38%	4.02%	4.02%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$61,420	$22,186	$4,070	$1,201
WAC	1.91%	3.51%	4.33%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$29,076	$8,635	$219
WAC		2.95%	4.73%	
WARM		19 mo	26 mo	
Balances Maturing in 37 or More Months			$14,724	$182
WAC			4.37%	
WARM			63 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$210,540**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$19,881	$17,262	$11,477
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$90,702	$41,149	$17,325
Penalty in Months of Forgone Interest	3.16 mo	5.85 mo	9.47 mo
Balances in New Accounts	$13,539	$6,140	$1,564

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%	$30,371	$7,078	$623	0.78%
3.00 to 3.99%	$578	$11,521	$3,291	3.46%
4.00 to 4.99%	$4,320	$13,437	$8,601	4.63%
5.00 to 5.99%	$4,525	$5,057	$8,644	5.41%
6.00 to 6.99%	$72	$86	$1,683	6.23%
7.00 to 7.99%	$0	$69	$413	7.18%
8.00 to 8.99%	$0	$39	$518	8.72%
9.00 and Above	$0	$66	$18	9.80%
WARM	2 mo	16 mo	86 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$101,009**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$125,375
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	$60,131	0.69%	$3,093
Money Market Deposit Accounts (MMDAs)	$230,271	0.78%	$10,198
Passbook Accounts	$52,123	0.81%	$4,435
Non-Interest-Bearing Non-Maturity Deposits	$23,169		$768
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,737	0.09%	
Escrow for Mortgages Serviced for Others	$2,305	0.02%	
Other Escrows	$1,123	0.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$370,859		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$388		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$494		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$14,434		
Miscellaneous II	$1,605		
TOTAL LIABILITIES	**$824,705**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$524
EQUITY CAPITAL	$97,517
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$922,746**

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		$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	20	$425
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	26	$406
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$398
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	59	$1,615
1014	Opt commitment to orig 25- or 30-year FRMs	62	$7,499
1016	Opt commitment to orig "other" Mortgages	50	$892
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$8
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$243
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$55
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$132
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$469
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$1,605
2036	Commit/sell "other" Mortgage loans, svc retained		$343
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$750
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$35
2054	Commit/purchase 25- to 30-year FRM MBS	7	$3,844
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$35
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$505
2074	Commit/sell 25- or 30-yr FRM MBS	11	$5,968
2076	Commit/sell "other" MBS		$8
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

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$22
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$98
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$21
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$46
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$245
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$1,655
2136	Commit/sell "other" Mortgage loans, svc released	6	$16
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$78
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$388
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$195
2214	Firm commit/originate 25- or 30-year FRM loans	19	$891
2216	Firm commit/originate "other" Mortgage loans	13	$271
3014	Option to purchase 25- or 30-yr FRMs		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$176
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$280
3036	Option to sell "other" Mortgages		$14
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$7
4002	Commit/purchase non-Mortgage financial assets	29	$943
4022	Commit/sell non-Mortgage financial assets		$56
5002	IR swap: pay fixed, receive 1-month LIBOR	11	$4,814
5004	IR swap: pay fixed, receive 3-month LIBOR	11	$4,680

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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
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,855
5026	IR swap: pay 3-month LIBOR, receive fixed		$61
5044	IR swap: pay the prime rate, receive fixed		$38
5124	IR swaption: pay 1-month LIBOR, receive fixed		$20
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$20
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$38
6002	Interest rate Cap based on 1-month LIBOR		$1,696
6004	Interest rate Cap based on 3-month LIBOR		$3,252
6034	Short interest rate Cap based on 3-month LIBOR		$17
7022	Interest rate floor based on the prime rate		$1,900
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	45	$742
9512	Adjustable-rate construction loans in process	43	$1,285

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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		$60
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$786
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,111
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$139
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3,120
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$640
120	Other investment securities, fixed-coupon securities		$76
122	Other investment securities, floating-rate securities		$25
125	Multi/nonres mtg loans; fixed-rate, Balloon		$148
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$227
130	Construction and land loans (adj-rate)		$106
140	Second Mortgages (adj-rate)		$243
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases	7	$7,532
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$9,360
187	Consumer loans; recreational vehicles		$1,805
189	Consumer loans; other		$394
200	Variable-rate, fixed-maturity CDs	36	$666
220	Variable-rate FHLB advances	14	$34,597
299	Other variable-rate	25	$31,860
300	Govt. & agency securities, fixed-coupon securities		$16
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

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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	59	$39,438	$40,994	$40,310	$39,435	$38,441	$37,428
123 - Mortgage Derivatives - M/V estimate	83	$64,610	$62,346	$61,372	$59,844	$57,850	$55,842
129 - Mortgage-Related Mutual Funds - M/V estimate		$26	$26	$26	$25	$24	$24
280 - FHLB putable advance-M/V estimate	27	$27,206	$30,896	$29,746	$28,788	$28,045	$27,499
281 - FHLB convertible advance-M/V estimate	22	$5,723	$6,178	$6,072	$5,953	$5,862	$5,794
282 - FHLB callable advance-M/V estimate		$198	$223	$215	$208	$204	$170
289 - Other FHLB structured advances - M/V estimate		$669	$723	$716	$696	$682	$674
290 - Other structured borrowings - M/V estimate	26	$24,456	$27,453	$26,465	$25,528	$24,747	$24,138
500 - Other OBS Positions w/o contract code or exceeds 16 positions	11	$23,981	$-665	$-477	$-435	$-463	$-501