Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 432** | **December 2006**

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	15,424	-4,665	-23 %	11.25 %	-272 bp
+200 bp	17,167	-2,922	-15 %	12.31 %	-166 bp
+100 bp	18,763	-1,326	-7 %	13.24 %	-73 bp
0 bp	20,089			13.97 %	
-100 bp	20,834	745	+4 %	14.34 %	+36 bp
-200 bp	21,082	993	+5 %	14.39 %	+42 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	13.97 %	13.53 %	13.83 %
Post-shock NPV Ratio	12.31 %	11.92 %	12.21 %
Sensitivity Measure: Decline in NPV Ratio	166 bp	162 bp	162 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

Area: Assets $100 Mil - $1 Bill — **Reporting Dockets: 432**
All Reporting CMR — **December 2006**
Report Prepared: 03/27/2007 3:04:59 PM — **Amounts in Millions** — **Data as of: 03/21/2007**

	-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	13,609	13,428	13,063	12,529	11,932	11,324	13,114	99.61	3.44
30-Year Mortgage Securities	1,499	1,470	1,422	1,360	1,294	1,229	1,452	97.90	3.86
15-Year Mortgages and MBS	17,546	17,135	16,601	16,005	15,391	14,788	16,741	99.17	3.40
Balloon Mortgages and MBS	5,850	5,744	5,625	5,491	5,345	5,187	5,650	99.56	2.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,346	1,337	1,329	1,320	1,309	1,296	1,309	101.53	0.65
7 Month to 2 Year Reset Frequency	9,251	9,177	9,110	9,019	8,897	8,730	8,993	101.30	0.87
2+ to 5 Year Reset Frequency	9,388	9,277	9,163	8,962	8,679	8,340	9,089	100.82	1.71
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	401	398	394	390	385	378	384	102.76	0.96
2 Month to 5 Year Reset Frequency	1,682	1,652	1,619	1,580	1,537	1,491	1,649	98.17	2.23
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,814	3,779	3,746	3,714	3,683	3,652	3,772	99.29	0.86
Adjustable-Rate, Fully Amortizing	9,472	9,373	9,278	9,186	9,094	8,995	9,356	99.17	1.01
Fixed-Rate, Balloon	4,541	4,403	4,270	4,144	4,023	3,906	4,224	101.10	3.03
Fixed-Rate, Fully Amortizing	5,337	5,116	4,912	4,722	4,546	4,382	4,821	101.89	4.01
Construction and Land Loans									
Adjustable-Rate	7,190	7,174	7,158	7,142	7,126	7,110	7,142	100.23	0.22
Fixed-Rate	3,818	3,749	3,682	3,618	3,556	3,496	3,678	100.11	1.78
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,425	4,415	4,405	4,395	4,385	4,375	4,397	100.17	0.23
Fixed-Rate	3,590	3,516	3,446	3,379	3,314	3,252	3,482	98.96	2.00
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	151	149	147	145	144	142	147	100.00	1.26
Accrued Interest Receivable	495	495	495	495	495	495	495	100.00	0.00
Advance for Taxes/Insurance	23	23	23	23	23	23	23	100.00	0.00
Float on Escrows on Owned Mortgages	25	44	65	83	100	115			-30.49
LESS: Value of Servicing on Mortgages Serviced by Others	4	7	10	12	12	12			-24.23
TOTAL MORTGAGE LOANS AND SECURITIES	**103,450**	**101,846**	**99,943**	**97,690**	**95,245**	**92,694**	**99,919**	**100.02**	**2.08**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,103	3,094	3,084	3,075	3,065	3,056	3,075	100.28	0.31
Fixed-Rate	2,802	2,714	2,631	2,551	2,475	2,402	2,717	96.83	3.10
Consumer Loans									
Adjustable-Rate	1,114	1,112	1,111	1,109	1,107	1,105	1,111	99.95	0.16
Fixed-Rate	3,997	3,937	3,880	3,824	3,769	3,717	3,943	98.39	1.46
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-124	-122	-120	-119	-117	-116	-120	0.00	1.39
Accrued Interest Receivable	114	114	114	114	114	114	114	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,006**	**10,849**	**10,699**	**10,554**	**10,414**	**10,279**	**10,840**	**98.69**	**1.38**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,426	4,426	4,426	4,426	4,426	4,426	4,426	100.00	0.00
Equities and All Mutual Funds	1,265	1,240	1,212	1,182	1,152	1,121	1,213	99.95	2.39
Zero-Coupon Securities	139	130	121	114	108	102	111	109.41	6.37
Government and Agency Securities	3,400	3,335	3,274	3,216	3,160	3,106	3,286	99.63	1.83
Term Fed Funds, Term Repos	3,532	3,526	3,521	3,515	3,510	3,505	3,522	99.96	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,477	1,419	1,366	1,317	1,272	1,229	1,364	100.15	3.73
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,262	3,243	3,185	3,093	2,989	2,865	3,219	98.93	2.35
Structured Securities (Complex)	5,521	5,463	5,362	5,183	4,996	4,814	5,409	99.13	2.61
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.42
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,022**	**22,783**	**22,467**	**22,047**	**21,612**	**21,168**	**22,551**	**99.63**	**1.64**

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Present Value Estimates by Interest Rate Scenario

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	167	167	167	167	167	167	167	100.00	0.00
Real Estate Held for Investment	63	63	63	63	63	63	63	100.00	0.00
Investment in Unconsolidated Subsidiaries	55	52	48	45	42	39	48	100.00	6.80
Office Premises and Equipment	2,284	2,284	2,284	2,284	2,284	2,284	2,284	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,569**	**2,565**	**2,562**	**2,559**	**2,556**	**2,552**	**2,562**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	142	187	233	259	269	270			-15.42
Adjustable-Rate Servicing	12	12	13	14	14	14			-6.07
Float on Mortgages Serviced for Others	103	132	163	187	206	220			-16.95
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**257**	**331**	**409**	**460**	**488**	**503**			**-15.74**
OTHER ASSETS									
Purchased and Excess Servicing							327		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,271	3,271	3,271	3,271	3,271	3,271	3,271	100.00	0.00
Miscellaneous II							566		
Deposit Intangibles									
Retail CD Intangible	109	120	133	146	160	176			-9.61
Transaction Account Intangible	790	1,024	1,260	1,454	1,641	1,830			-17.04
MMDA Intangible	631	744	857	994	1,155	1,321			-14.62
Passbook Account Intangible	991	1,261	1,478	1,699	1,930	2,175			-14.82
Non-Interest-Bearing Account Intangible	364	530	688	838	981	1,117			-22.39
TOTAL OTHER ASSETS	**6,156**	**6,950**	**7,686**	**8,401**	**9,138**	**9,890**	**4,163**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-145		
TOTAL ASSETS	**146,459**	**145,325**	**143,765**	**141,710**	**139,453**	**137,087**	**139,891**	**103/100*** **	**1.26/1.82*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	43,953	43,809	43,668	43,530	43,395	43,264	43,746	99.82	0.32
Fixed-Rate Maturing in 13 Months or More	15,285	14,912	14,560	14,232	13,918	13,618	14,646	99.42	2.34
Variable-Rate	1,048	1,046	1,043	1,041	1,039	1,037	1,040	100.36	0.21
Demand									
Transaction Accounts	10,600	10,600	10,600	10,600	10,600	10,600	10,600	100/88*	0.00/2.30*
MMDAs	12,877	12,877	12,877	12,877	12,877	12,877	12,877	100/93*	0.00/1.04*
Passbook Accounts	13,005	13,005	13,005	13,005	13,005	13,005	13,005	100/89*	0.00/1.91*
Non-Interest-Bearing Accounts	7,316	7,316	7,316	7,316	7,316	7,316	7,316	100/91*	0.00/2.32*
TOTAL DEPOSITS	**104,084**	**103,565**	**103,069**	**102,601**	**102,150**	**101,716**	**103,229**	**100/96***	**0.47/1.23***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	9,186	9,103	9,021	8,941	8,863	8,786	9,082	99.33	0.90
Fixed-Rate Maturing in 37 Months or More	3,383	3,217	3,062	2,917	2,781	2,653	3,082	99.34	4.91
Variable-Rate	1,386	1,385	1,384	1,383	1,382	1,381	1,382	100.13	0.07
TOTAL BORROWINGS	**13,955**	**13,705**	**13,467**	**13,241**	**13,026**	**12,820**	**13,547**	**99.41**	**1.72**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	589	589	589	589	589	589	589	100.00	0.00
Other Escrow Accounts	104	101	98	96	93	90	111	88.44	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,818	1,818	1,818	1,818	1,818	1,818	1,818	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	109		
TOTAL OTHER LIABILITIES	**2,512**	**2,509**	**2,506**	**2,503**	**2,501**	**2,498**	**2,628**	**95.37**	**0.11**
Other Liabilities not Included Above									
Self-Valued	4,994	4,854	4,748	4,684	4,650	4,626	4,727	100.44	1.79
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**125,546**	**124,633**	**123,791**	**123,029**	**122,326**	**121,661**	**124,128**	**100/96****	**0.65/1.28****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	25	18	4	-22	-53	-86			
ARMs	10	7	5	2	-1	-6			
Other Mortgages	16	8	0	-8	-19	-32			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	35	25	13	-3	-22	-42			
Sell Mortgages and MBS	-49	-37	-16	15	50	89			
Purchase Non-Mortgage Items	3	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-3	0	3	5	8	10			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	1	0	0			
Interest-Rate Caps	0	0	0	0	0	1			
Interest-Rate Floors	2	2	1	1	0	0			
Futures	-3	-1	0	1	3	4			
Options on Futures	7	7	6	6	6	6			
Construction LIP	37	20	4	-12	-28	-43			
Self-Valued	89	92	95	97	99	102			
TOTAL OFF-BALANCE-SHEET POSITIONS	**170**	**142**	**115**	**82**	**41**	**-3**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	146,459	145,325	143,765	141,710	139,453	137,087	139,891	103/100***	1.26/1.82***
MINUS TOTAL LIABILITIES	125,546	124,633	123,791	123,029	122,326	121,661	124,128	100/96**	0.65/1.28**
PLUS OFF-BALANCE-SHEET POSITIONS	170	142	115	82	41	-3			
TOTAL NET PORTFOLIO VALUE #	21,082	20,834	20,089	18,763	17,167	15,424	15,763	127.45	5.15

* 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	$193	$5,566	$5,470	$1,301	$580
WARM	300 mo	323 mo	326 mo	296 mo	260 mo
WAC	4.54%	5.60%	6.34%	7.32%	9.04%
Amount of these that is FHA or VA Guaranteed	$0	$28	$52	$47	$62
Securities Backed by Conventional Mortgages	$344	$788	$168	$32	$10
WARM	285 mo	305 mo	290 mo	272 mo	115 mo
Weighted Average Pass-Through Rate	4.43%	5.28%	6.13%	7.26%	9.18%
Securities Backed by FHA or VA Mortgages	$20	$23	$46	$15	$6
WARM	248 mo	252 mo	288 mo	201 mo	205 mo
Weighted Average Pass-Through Rate	4.57%	5.27%	6.33%	7.20%	8.77%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,431	$6,388	$3,099	$1,241	$630
WAC	4.69%	5.41%	6.38%	7.34%	8.79%
Mortgage Securities	$1,535	$1,169	$181	$41	$2
Weighted Average Pass-Through Rate	4.33%	5.16%	6.13%	7.23%	8.40%
WARM (of 15-Year Loans and Securities)	121 mo	150 mo	145 mo	119 mo	86 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$352	$1,365	$1,218	$747	$786
WAC	4.54%	5.50%	6.39%	7.38%	10.20%
Mortgage Securities	$891	$277	$11	$2	$0
Weighted Average Pass-Through Rate	4.20%	5.24%	6.14%	7.25%	8.03%
WARM (of Balloon Loans and Securities)	57 mo	88 mo	83 mo	64 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,927**

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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	$31	$286	$216	$6	$102
WAC	3.41%	5.80%	6.10%	1.80%	5.41%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,277	$8,677	$8,867	$378	$1,547
Weighted Average Margin	186 bp	275 bp	270 bp	265 bp	242 bp
WAC	7.18%	5.99%	5.68%	7.41%	6.05%
WARM	185 mo	294 mo	319 mo	334 mo	269 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$21,388**

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	$110	$175	$101	$61	$7
Weighted Average Distance from Lifetime Cap	120 bp	139 bp	116 bp	152 bp	164 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$123	$1,754	$455	$222	$303
Weighted Average Distance from Lifetime Cap	327 bp	346 bp	364 bp	281 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$739	$6,867	$8,249	$94	$1,251
Weighted Average Distance from Lifetime Cap	803 bp	575 bp	595 bp	753 bp	630 bp
Balances Without Lifetime Cap	$337	$166	$279	$7	$88
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$506	$8,175	$8,099	$15	$1,285
Weighted Average Periodic Rate Cap	197 bp	186 bp	223 bp	164 bp	166 bp
Balances Subject to Periodic Rate Floors	$381	$7,330	$7,245	$25	$872
MBS Included in ARM Balances	$299	$2,361	$1,393	$44	$98

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,772	$9,350
WARM	90 mo	203 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	210 bp	266 bp
Reset Frequency	28 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$213	$638
Wghted Average Distance to Lifetime Cap	76 bp	120 bp
Fixed-Rate:		
Balances	$4,224	$4,819
WARM	46 mo	112 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.84%	7.01%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,139	$3,676
WARM	22 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	7.64%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,394	$3,481
WARM	132 mo	117 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	120 bp	6.74%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,069	$2,707
WARM	43 mo	46 mo
Margin in Column 1; WAC in Column 2	98 bp	7.38%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,111	$3,937
WARM	69 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	506 bp	7.59%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$41	$834
Fixed Rate		
Remaining WAL <= 5 Years	$55	$1,868
Remaining WAL 5-10 Years	$114	$147
Remaining WAL Over 10 Years	$45	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$9	$45
CMO Residuals:		
Fixed Rate	$0	$38
Floating Rate	$8	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$19	$0
WAC	5.65%	0.00%
Total Mortgage-Derivative Securities - Book Value	$290	$2,932

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	$2,733	$13,745	$9,281	$1,583	$550
WARM	156 mo	253 mo	299 mo	265 mo	180 mo
Weighted Average Servicing Fee	26 bp	30 bp	33 bp	39 bp	46 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	251 loans
FHA/VA	34 loans
Subserviced by Others	2 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,125	$1,017
WARM (in months)	256 mo	100 mo
Weighted Average Servicing Fee	39 bp	39 bp

Total # of Adjustable-Rate Loans Serviced	13 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$30,032**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,424		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,211		
Zero-Coupon Securities	$111	5.62%	70 mo
Government & Agency Securities	$3,285	4.27%	25 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,513	4.98%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,363	5.12%	56 mo
Memo: Complex Securities (from supplemental reporting)	$5,401		

Total Cash, Deposits, and Securities	**$19,309**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$720
Accrued Interest Receivable	$495
Advances for Taxes and Insurance	$23
Less: Unamortized Yield Adjustments	$30
Valuation Allowances	$574
Unrealized Gains (Losses)	$-84

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$91
Accrued Interest Receivable	$114
Less: Unamortized Yield Adjustments	$-12
Valuation Allowances	$211
Unrealized Gains (Losses)	$-4

OTHER ITEMS

Real Estate Held for Investment	$63
Repossessed Assets	$166
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$48
Office Premises and Equipment	$2,281
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-45
Less: Unamortized Yield Adjustments	$-6
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$327
Miscellaneous I	$3,268
Miscellaneous II	$566
TOTAL ASSETS	**$139,757**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$19
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$64
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$365
Mortgage-Related Mututal Funds	$847
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,035
Weighted Average Servicing Fee	30 bp
Adjustable-Rate Mortgage Loans Serviced	$3,361
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$179

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$10,539	$3,600	$681	$78
WAC	4.65%	3.87%	4.59%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,837	$9,881	$2,191	$117
WAC	4.97%	4.51%	4.52%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$6,255	$4,384	$68
WAC		4.71%	4.08%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,000	$28
WAC			4.67%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$58,367**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,419	$1,080	$922
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$23,710	$16,820	$8,814
Penalty in Months of Forgone Interest	3.09 mo	5.46 mo	6.45 mo
Balances in New Accounts	$3,552	$1,127	$225

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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%	$271	$306	$11	2.35%
3.00 to 3.99%	$214	$1,573	$226	3.57%
4.00 to 4.99%	$334	$1,653	$1,432	4.54%
5.00 to 5.99%	$2,632	$1,941	$1,235	5.35%
6.00 to 6.99%	$10	$106	$100	6.35%
7.00 to 7.99%	$6	$14	$53	7.29%
8.00 to 8.99%	$1	$2	$23	8.18%
9.00 and Above	$0	$14	$2	9.40%
WARM	1 mo	18 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$12,159**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,099
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	$10,583	1.35%	$437
Money Market Deposit Accounts (MMDAs)	$12,868	3.29%	$929
Passbook Accounts	$12,990	1.64%	$369
Non-Interest-Bearing Non-Maturity Deposits	$7,313		$273
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$285	0.12%	
Escrow for Mortgages Serviced for Others	$304	0.71%	
Other Escrows	$111	1.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$44,454		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,818		
Miscellaneous II	$109		
TOTAL LIABILITIES	**$124,003**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$5
EQUITY CAPITAL	$15,750
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$139,758**

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	9	$33
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	13	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	68	$258
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	58	$149
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	32	$30
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	141	$209
1014	Opt commitment to orig 25- or 30-year FRMs	157	$651
1016	Opt commitment to orig "other" Mortgages	123	$679
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$13
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
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	9	$10
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$5
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$9
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$12
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	24	$16
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	44	$98
2036	Commit/sell "other" Mortgage loans, svc retained		$18
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$25
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$13
2074	Commit/sell 25- or 30-yr FRM MBS		$290
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$5
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2

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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
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
2122	Commit/sell 1-mo COFI ARM loans, svc released		$7
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$8
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$69
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$51
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	25	$12
2134	Commit/sell 25- or 30-yr FRM loans, svc released	56	$303
2136	Commit/sell "other" Mortgage loans, svc released	8	$49
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$13
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	21	$54
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	19	$114
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	16	$39
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	58	$54
2214	Firm commit/originate 25- or 30-year FRM loans	57	$137
2216	Firm commit/originate "other" Mortgage loans	47	$209
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$11
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$14
3068	Short option to sell 3- or 5-yr Treasury ARMs		$50
3074	Short option to sell 25- or 30-yr FRMs		$29
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	40	$112

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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
4022	Commit/sell non-Mortgage financial assets		$170
5004	IR swap: pay fixed, receive 3-month LIBOR		$95
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$6
5044	IR swap: pay the prime rate, receive fixed		$5
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
6004	Interest rate Cap based on 3-month LIBOR		$20
7022	Interest rate floor based on the prime rate		$10
8036	Short futures contract on 2-year Treasury note		$13
8038	Short futures contract on 5-year Treasury note		$7
8040	Short futures contract on 10-year Treasury note		$10
9008	Long call option on 5-year T-note futures contract		$7
9032	Long put option on 5-year T-note futures contract		$2
9502	Fixed-rate construction loans in process	188	$966
9512	Adjustable-rate construction loans in process	131	$1,207

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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		$3
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$26
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$147
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$19
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$109
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$124
120	Other investment securities, fixed-coupon securities	8	$124
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$75
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$100
130	Construction and land loans (adj-rate)		$120
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits	7	$21
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases	6	$182
184	Consumer loans; mobile home loans		$42
187	Consumer loans; recreational vehicles		$169
189	Consumer loans; other	7	$22
200	Variable-rate, fixed-maturity CDs	136	$1,021
220	Variable-rate FHLB advances	69	$849
299	Other variable-rate	42	$533
300	Govt. & agency securities, fixed-coupon securities	10	$116
302	Govt. & agency securities, floating-rate securities		$2

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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	241	$5,401	$5,512	$5,455	$5,353	$5,175	$4,988	$4,806
123 - Mortgage Derivatives - M/V estimate	160	$3,219	$3,262	$3,243	$3,185	$3,093	$2,989	$2,865
129 - Mortgage-Related Mutual Funds - M/V estimate	44	$513	$521	$518	$512	$505	$496	$488
280 - FHLB putable advance-M/V estimate	64	$1,514	$1,615	$1,562	$1,523	$1,500	$1,489	$1,481
281 - FHLB convertible advance-M/V estimate	76	$2,171	$2,306	$2,235	$2,182	$2,148	$2,133	$2,123
282 - FHLB callable advance-M/V estimate	18	$430	$447	$438	$430	$426	$422	$419
283 - FHLB periodic floor floating rate advance-M/V Estimates		$12	$12	$12	$12	$12	$12	$12
289 - Other FHLB structured advances - M/V estimate	14	$205	$208	$207	$205	$203	$201	$199
290 - Other structured borrowings - M/V estimate	11	$364	$371	$367	$364	$363	$362	$361
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$101	$89	$92	$95	$97	$99	$102