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: 102** **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	99,617	-39,959	-29 %	8.39 %	-287 bp
+200 bp	115,866	-23,710	-17 %	9.60 %	-166 bp
+100 bp	129,307	-10,269	-7 %	10.56 %	-70 bp
0 bp	139,576			11.26 %	
-100 bp	144,841	5,265	+4 %	11.59 %	+33 bp
-200 bp	146,375	6,799	+5 %	11.65 %	+39 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	11.26 %	9.94 %	10.71 %
Post-shock NPV Ratio	9.60 %	8.24 %	8.98 %
Sensitivity Measure: Decline in NPV Ratio	166 bp	170 bp	173 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

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Amounts in Millions

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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	100,120	98,812	96,535	92,975	88,764	84,311	96,252	100.29	3.02
30-Year Mortgage Securities	30,172	29,738	28,805	27,487	26,061	24,621	29,239	98.52	3.91
15-Year Mortgages and MBS	49,558	48,409	46,880	45,135	43,311	41,499	47,071	99.60	3.49
Balloon Mortgages and MBS	30,512	29,931	29,238	28,408	27,438	26,338	29,554	98.93	2.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	25,857	25,710	25,568	25,413	25,230	25,001	24,870	102.81	0.58
7 Month to 2 Year Reset Frequency	61,665	61,165	60,658	59,979	59,040	57,900	60,016	101.07	0.98
2+ to 5 Year Reset Frequency	99,598	98,301	97,158	94,763	91,475	87,576	96,394	100.79	1.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	216,870	215,104	213,237	211,148	208,598	205,132	204,874	104.08	0.93
2 Month to 5 Year Reset Frequency	20,007	19,693	19,339	18,944	18,527	18,090	19,700	98.17	1.94
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	20,567	20,368	20,188	20,027	19,858	19,643	20,189	99.99	0.84
Adjustable-Rate, Fully Amortizing	51,474	51,198	50,956	50,716	50,179	49,207	51,025	99.86	0.47
Fixed-Rate, Balloon	10,716	10,217	9,749	9,311	8,899	8,512	9,774	99.75	4.65
Fixed-Rate, Fully Amortizing	24,502	23,628	22,803	22,024	21,288	20,592	23,002	99.13	3.52
Construction and Land Loans									
Adjustable-Rate	27,791	27,740	27,689	27,638	27,588	27,537	27,613	100.27	0.18
Fixed-Rate	7,299	7,062	6,847	6,650	6,471	6,306	6,936	98.71	3.01
Second-Mortgage Loans and Securities									
Adjustable-Rate	72,252	72,107	71,964	71,822	71,684	71,547	71,887	100.11	0.20
Fixed-Rate	37,894	36,973	36,096	35,262	34,467	33,708	35,471	101.76	2.37
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	3,200	3,161	3,120	3,070	3,009	2,935	3,120	100.00	1.46
Accrued Interest Receivable	4,635	4,635	4,635	4,635	4,635	4,635	4,635	100.00	0.00
Advance for Taxes/Insurance	366	366	366	366	366	366	366	100.00	0.00
Float on Escrows on Owned Mortgages	112	189	289	377	457	531			-32.63
LESS: Value of Servicing on Mortgages Serviced by Others	39	70	112	137	151	156			-29.95
TOTAL MORTGAGE LOANS AND SECURITIES	**895,130**	**884,437**	**872,009**	**856,016**	**837,195**	**815,834**	**861,988**	**101.16**	**1.63**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	39,884	39,834	39,785	39,736	39,687	39,638	39,713	100.18	0.12
Fixed-Rate	12,124	11,704	11,304	10,923	10,562	10,217	11,987	94.30	3.45
Consumer Loans									
Adjustable-Rate	36,608	36,558	36,508	36,458	36,409	36,360	35,520	102.78	0.14
Fixed-Rate	42,068	41,459	40,876	40,318	39,783	39,268	41,379	98.79	1.40
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,095	-2,080	-2,065	-2,051	-2,037	-2,024	-2,065	0.00	0.70
Accrued Interest Receivable	850	850	850	850	850	850	850	100.00	0.00
TOTAL NONMORTGAGE LOANS	**129,440**	**128,325**	**127,258**	**126,235**	**125,253**	**124,310**	**127,384**	**99.90**	**0.82**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,963	22,963	22,963	22,963	22,963	22,963	22,963	100.00	0.00
Equities and All Mutual Funds	2,484	2,388	2,291	2,192	2,093	1,995	2,291	100.00	4.29
Zero-Coupon Securities	645	640	635	631	627	624	635	100.06	0.71
Government and Agency Securities	13,693	13,364	13,053	12,757	12,477	12,210	12,961	100.71	2.33
Term Fed Funds, Term Repos	8,954	8,938	8,922	8,906	8,890	8,875	8,928	99.93	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,893	6,282	5,748	5,280	4,869	4,506	5,573	103.15	8.71
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	78,360	77,622	76,351	74,295	72,008	69,592	76,807	99.41	2.18
Structured Securities (Complex)	17,853	17,446	16,914	16,181	15,453	14,777	16,917	99.99	3.74
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.99
TOTAL CASH, DEPOSITS, AND SECURITIES	**151,845**	**149,644**	**146,877**	**143,205**	**139,380**	**135,541**	**147,074**	**99.87**	**2.19**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,063	1,063	1,063	1,063	1,063	1,063	1,063	100.00	0.00
Real Estate Held for Investment	120	120	120	120	120	120	120	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,666	2,506	2,347	2,187	2,027	1,868	2,347	100.00	6.80
Office Premises and Equipment	8,767	8,767	8,767	8,767	8,767	8,767	8,767	100.00	0.00
TOTAL REAL ASSETS, ETC.	**12,615**	**12,456**	**12,296**	**12,137**	**11,977**	**11,817**	**12,296**	**100.00**	**1.30**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,339	2,992	3,759	4,260	4,491	4,539			-16.87
Adjustable-Rate Servicing	3,188	3,249	3,407	3,589	3,605	3,586			-4.99
Float on Mortgages Serviced for Others	2,740	3,233	3,750	4,187	4,536	4,824			-12.72
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,267**	**9,474**	**10,917**	**12,036**	**12,632**	**12,949**			**-11.74**
OTHER ASSETS									
Purchased and Excess Servicing							10,888		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	37,337	37,337	37,337	37,337	37,337	37,337	37,337	100.00	0.00
Miscellaneous II							38,607		
Deposit Intangibles									
Retail CD Intangible	450	503	560	621	687	759			-10.56
Transaction Account Intangible	4,786	6,268	7,657	8,583	9,691	10,919			-15.11
MMDA Intangible	8,378	9,836	11,403	13,083	15,023	17,344			-14.24
Passbook Account Intangible	5,532	6,919	7,660	8,846	10,349	11,781			-12.58
Non-Interest-Bearing Account Intangible	2,864	4,173	5,415	6,596	7,718	8,788			-22.36
TOTAL OTHER ASSETS	**59,348**	**65,035**	**70,032**	**75,065**	**80,806**	**86,927**	**86,832**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							3,260		
TOTAL ASSETS	**1,256,645**	**1,249,370**	**1,239,389**	**1,224,693**	**1,207,243**	**1,187,379**	**1,238,834**	**100/97***	**1.00/1.44***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	290,266	289,493	288,731	288,035	287,398	286,794	288,903	99.94	0.25
Fixed-Rate Maturing in 13 Months or More	61,269	59,365	57,608	56,009	54,514	53,166	57,712	99.82	2.91
Variable-Rate	14,312	14,306	14,300	14,294	14,288	14,281	14,296	100.03	0.04
Demand									
Transaction Accounts	67,878	67,878	67,878	67,878	67,878	67,878	67,878	100/89*	0.00/1.92*
MMDAs	170,564	170,564	170,564	170,564	170,564	170,564	170,564	100/93*	0.00/1.02*
Passbook Accounts	74,494	74,494	74,494	74,494	74,494	74,494	74,494	100/90*	0.00/1.45*
Non-Interest-Bearing Accounts	54,954	54,954	54,954	54,954	54,954	54,954	54,954	100/90*	0.00/2.45*
TOTAL DEPOSITS	**733,738**	**731,055**	**728,530**	**726,229**	**724,090**	**722,132**	**728,801**	**100/95***	**0.33/1.07***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	145,700	144,953	144,220	143,499	142,790	142,093	144,788	99.61	0.50
Fixed-Rate Maturing in 37 Months or More	26,878	25,053	23,412	21,931	20,588	19,367	23,941	97.79	6.67
Variable-Rate	120,828	120,635	120,439	120,238	120,035	119,828	119,561	100.73	0.16
TOTAL BORROWINGS	**293,405**	**290,641**	**288,070**	**285,668**	**283,413**	**281,288**	**288,289**	**99.92**	**0.86**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,826	5,826	5,826	5,826	5,826	5,826	5,826	100.00	0.00
Other Escrow Accounts	921	893	867	842	819	798	1,007	86.10	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	31,181	31,181	31,181	31,181	31,181	31,181	31,181	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,492		
TOTAL OTHER LIABILITIES	**37,927**	**37,900**	**37,873**	**37,849**	**37,826**	**37,804**	**42,506**	**89.10**	**0.07**
Other Liabilities not Included Above									
Self-Valued	48,556	46,304	44,659	43,925	43,389	42,885	44,556	100.23	2.66
Unamortized Yield Adjustments							665		
TOTAL LIABILITIES	**1,113,627**	**1,105,900**	**1,099,133**	**1,093,671**	**1,088,717**	**1,084,109**	**1,104,818**	**99/97****	**0.56/1.04****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	303	204	-3	-377	-835	-1,311			
ARMs	233	163	91	-4	-134	-319			
Other Mortgages	1,347	780	0	-959	-2,082	-3,339			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,076	1,240	-732	-3,674	-7,016	-10,432			
Sell Mortgages and MBS	-3,425	-2,283	-191	2,956	6,581	10,393			
Purchase Non-Mortgage Items	8	7	0	-6	-11	-15			
Sell Non-Mortgage Items	-31	-18	0	17	33	49			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,117	-1,064	-87	821	1,669	2,460			
Pay Floating, Receive Fixed Swaps	2,989	1,397	-73	-1,432	-2,692	-3,861			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	260	163	11	255	508	760			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	2	1	0	0	0	0			
Futures	-421	-210	0	210	420	630			
Options on Futures	12	6	1	0	1	1			
Construction LIP	175	97	20	-56	-130	-204			
Self-Valued	1,946	890	282	533	1,029	1,536			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,357**	**1,371**	**-680**	**-1,715**	**-2,659**	**-3,653**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,256,645	1,249,370	1,239,389	1,224,693	1,207,243	1,187,379	1,238,834	100/97***	1.00/1.44***
MINUS TOTAL LIABILITIES	1,113,627	1,105,900	1,099,133	1,093,671	1,088,717	1,084,109	1,104,818	99/97**	0.56/1.04**
PLUS OFF-BALANCE-SHEET POSITIONS	3,357	1,371	-680	-1,715	-2,659	-3,653			
TOTAL NET PORTFOLIO VALUE #	146,375	144,841	139,576	129,307	115,866	99,617	134,017	104.15	5.56

* 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	$1,326	$30,657	$40,732	$13,878	$9,659
WARM	305 mo	326 mo	338 mo	334 mo	318 mo
WAC	4.49%	5.66%	6.42%	7.41%	9.01%
Amount of these that is FHA or VA Guaranteed	$5	$305	$705	$383	$953
Securities Backed by Conventional Mortgages	$2,817	$16,239	$6,060	$126	$33
WARM	382 mo	360 mo	347 mo	244 mo	202 mo
Weighted Average Pass-Through Rate	4.72%	5.27%	6.13%	7.17%	8.50%
Securities Backed by FHA or VA Mortgages	$243	$2,079	$302	$460	$880
WARM	326 mo	338 mo	291 mo	260 mo	170 mo
Weighted Average Pass-Through Rate	3.95%	5.26%	6.29%	7.37%	9.02%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,113	$14,900	$9,605	$3,836	$2,677
WAC	4.70%	5.50%	6.42%	7.42%	9.04%
Mortgage Securities	$5,705	$5,670	$506	$48	$11
Weighted Average Pass-Through Rate	4.41%	5.18%	6.13%	7.14%	9.00%
WARM (of 15-Year Loans and Securities)	137 mo	161 mo	164 mo	135 mo	147 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$986	$10,166	$13,075	$1,484	$627
WAC	4.58%	5.60%	6.33%	7.35%	9.25%
Mortgage Securities	$2,217	$974	$23	$0	$0
Weighted Average Pass-Through Rate	4.29%	5.24%	6.15%	7.47%	9.63%
WARM (of Balloon Loans and Securities)	76 mo	188 mo	246 mo	200 mo	212 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$202,115**

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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	$829	$1,312	$2,180	$4,361	$319
WAC	5.81%	5.47%	7.36%	2.53%	3.12%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$24,041	$58,703	$94,213	$200,512	$19,381
Weighted Average Margin	313 bp	297 bp	249 bp	312 bp	270 bp
WAC	7.43%	5.65%	5.72%	7.80%	5.84%
WARM	319 mo	326 mo	343 mo	345 mo	306 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	45 mo	6 mo	23 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$405,853**

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	$3,118	$466	$268	$14,236	$234
Weighted Average Distance from Lifetime Cap	153 bp	104 bp	121 bp	159 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,489	$4,065	$1,930	$123,502	$771
Weighted Average Distance from Lifetime Cap	303 bp	361 bp	348 bp	315 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,213	$52,957	$90,475	$65,707	$18,622
Weighted Average Distance from Lifetime Cap	597 bp	573 bp	544 bp	491 bp	623 bp
Balances Without Lifetime Cap	$3,049	$2,528	$3,721	$1,428	$73
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$12,082	$53,088	$88,528	$590	$6,042
Weighted Average Periodic Rate Cap	156 bp	230 bp	320 bp	515 bp	201 bp
Balances Subject to Periodic Rate Floors	$8,173	$41,998	$79,253	$386	$5,746
MBS Included in ARM Balances	$1,827	$13,625	$10,148	$1,512	$526

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,189	$51,025
WARM	93 mo	220 mo
Remaining Term to Full Amortization	306 mo	
Rate Index Code	0	0
Margin	236 bp	243 bp
Reset Frequency	28 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,370	$11,569
Wghted Average Distance to Lifetime Cap	84 bp	107 bp
Fixed-Rate:		
Balances	$9,774	$23,002
WARM	75 mo	94 mo
Remaining Term to Full Amortization	296 mo	
WAC	6.43%	6.13%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$27,613	$6,936
WARM	18 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	7.23%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$71,887	$35,471
WARM	283 mo	177 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	7.89%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$39,713	$11,987
WARM	44 mo	51 mo
Margin in Column 1; WAC in Column 2	229 bp	6.57%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$35,520	$41,379
WARM	85 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	560 bp	9.99%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,148	$21,922
Fixed Rate		
Remaining WAL <= 5 Years	$1,645	$44,902
Remaining WAL 5-10 Years	$3,149	$2,010
Remaining WAL Over 10 Years	$750	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$49	$0
Floating Rate	$376	$32
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$435	$308
WAC	6.55%	8.41%
Principal-Only MBS	$38	$0
WAC	6.09%	0.00%
Total Mortgage-Derivative Securities - Book Value	$7,589	$69,174

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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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	$28,091	$194,431	$174,497	$48,790	$28,042
WARM	158 mo	260 mo	287 mo	263 mo	211 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	32 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,343 loans				
FHA/VA	399 loans				
Subserviced by Others	114 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$242,324	$139,515	Total # of Adjustable-Rate Loans Serviced	1,653 loans
WARM (in months)	254 mo	348 mo	Number of These Subserviced by Others	11 loans
Weighted Average Servicing Fee	34 bp	60 bp		

Total Balances of Mortgage Loans Serviced for Others	**$855,689**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,963		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,291		
Zero-Coupon Securities	$635	4.91%	8 mo
Government & Agency Securities	$12,961	4.67%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,928	4.65%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,573	5.76%	160 mo
Memo: Complex Securities (from supplemental reporting)	$16,917		
Total Cash, Deposits, and Securities	**$70,267**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,254
Accrued Interest Receivable	$4,635
Advances for Taxes and Insurance	$366
Less: Unamortized Yield Adjustments	$-4,475
Valuation Allowances	$3,134
Unrealized Gains (Losses)	$-779

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$800
Accrued Interest Receivable	$850
Less: Unamortized Yield Adjustments	$272
Valuation Allowances	$2,865
Unrealized Gains (Losses)	$-39

OTHER ITEMS

Real Estate Held for Investment	$120
Repossessed Assets	$1,063
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,347
Office Premises and Equipment	$8,767
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-205
Less: Unamortized Yield Adjustments	$-81
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,888
Miscellaneous I	$37,337
Miscellaneous II	$38,607

TOTAL ASSETS	**$1,238,790**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9,626
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$111
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,072
Mortgage-Related Mututal Funds	$218
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$38,546
Weighted Average Servicing Fee	30 bp
Adjustable-Rate Mortgage Loans Serviced	$25,453
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10,440

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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	$102,012	$13,304	$4,650	$693
WAC	5.00%	4.01%	4.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$123,844	$36,171	$8,923	$1,288
WAC	5.23%	4.73%	4.62%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$22,984	$18,117	$415
WAC		4.85%	4.11%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$16,610	$203
WAC			4.98%	
WARM			72 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$346,614**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$46,300	$8,766	$15,437
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$172,320	$64,446	$38,833
Penalty in Months of Forgone Interest	2.85 mo	5.68 mo	8.11 mo
Balances in New Accounts	$31,530	$3,741	$1,249

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%	$6,362	$1,842	$1,902	1.11%
3.00 to 3.99%	$1,118	$15,487	$853	3.60%
4.00 to 4.99%	$3,884	$15,145	$6,738	4.50%
5.00 to 5.99%	$82,385	$17,723	$12,007	5.34%
6.00 to 6.99%	$48	$570	$2,275	6.62%
7.00 to 7.99%	$3	$64	$127	7.30%
8.00 to 8.99%	$4	$155	$15	8.04%
9.00 and Above	$0	$0	$23	9.99%
WARM	1 mo	16 mo	108 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$168,729**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$178,413
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	$67,878	2.20%	$3,532
Money Market Deposit Accounts (MMDAs)	$170,564	3.68%	$10,147
Passbook Accounts	$74,494	2.36%	$5,743
Non-Interest-Bearing Non-Maturity Deposits	$54,954		$2,467
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,517	0.19%	
Escrow for Mortgages Serviced for Others	$4,309	0.09%	
Other Escrows	$1,007	0.40%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$374,723		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-207		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$872		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$31,181		
Miscellaneous II	$4,492		
TOTAL LIABILITIES	**$1,104,818**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,318
EQUITY CAPITAL	$130,668
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,238,803**

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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	10	$562
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	$8,239
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	39	$3,632
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$675
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	64	$1,529
1014	Opt commitment to orig 25- or 30-year FRMs	65	$10,727
1016	Opt commitment to orig "other" Mortgages	52	$48,475
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$91
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$434
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$510
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$8
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$36
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$2,028
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$1,837
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$783
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1,265
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	19	$101
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$4,816
2036	Commit/sell "other" Mortgage loans, svc retained		$6,923
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$847
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$3,046
2054	Commit/purchase 25- to 30-year FRM MBS	7	$58,652
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	16	$4,111
2074	Commit/sell 25- or 30-yr FRM MBS	16	$54,092
2076	Commit/sell "other" MBS		$175
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$873

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$37
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$579
2116	Commit/purchase "other" Mortgage loans, svc released		$423
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$7,975
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	9	$124
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$800
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$258
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$4,527
2136	Commit/sell "other" Mortgage loans, svc released	9	$2,769
2202	Firm commitment to originate 1-month COFI ARM loans		$74
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$276
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$312
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$71
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	17	$278
2214	Firm commit/originate 25- or 30-year FRM loans	22	$611
2216	Firm commit/originate "other" Mortgage loans	20	$1,146
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$10,400
3016	Option to purchase "other" Mortgages		$246
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$1,214
3034	Option to sell 25- or 30-year FRMs	6	$4,583
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$15
3068	Short option to sell 3- or 5-yr Treasury ARMs		$61
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$316
3074	Short option to sell 25- or 30-yr FRMs		$297
3076	Short option to sell "other" Mortgages		$51
4002	Commit/purchase non-Mortgage financial assets	22	$409
4006	Commit/purchase "other" liabilities		$750
4022	Commit/sell non-Mortgage financial assets		$490
4026	Commit/sell "other" liabilities		$11
5002	IR swap: pay fixed, receive 1-month LIBOR		$6,782
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$20,191
5006	IR swap: pay fixed, receive 6-month LIBOR		$250
5024	IR swap: pay 1-month LIBOR, receive fixed	6	$16,840
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$21,372
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
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		$118
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$40
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$118
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10
7004	Interest rate floor based on 3-month LIBOR		$50
8006	Long futures contract on 2-year Treasury note		$30
8008	Long futures contract on 5-year Treasury note		$75
8010	Long futures contract on 10-year Treasury note		$5
8016	Long futures contract on 3-month Eurodollar		$7,151
8040	Short futures contract on 10-year Treasury note		$61
8042	Short futures contract on Treasury bond		$1
8046	Short futures contract on 3-month Eurodollar		$90,110
9010	Long call option on 10-year T-note futures contract		$70

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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
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$3
9040	Long put option on 3-month Eurodollar futures contract		$22,270
9088	Short put option on 3-mo Eurodollar futures contract		$3,000
9502	Fixed-rate construction loans in process	44	$2,879
9512	Adjustable-rate construction loans in process	42	$7,512

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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		$142
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$389
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$814
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$498
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,141
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$476
120	Other investment securities, fixed-coupon securities		$34
122	Other investment securities, floating-rate securities		$65
125	Multi/nonres mtg loans; fixed-rate, Balloon		$121
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$213
140	Second Mortgages (adj-rate)		$113
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$4,214
185	Consumer loans; credit cards		$5,473
187	Consumer loans; recreational vehicles		$2,290
189	Consumer loans; other		$654
200	Variable-rate, fixed-maturity CDs	42	$14,296
220	Variable-rate FHLB advances	19	$74,419
299	Other variable-rate	29	$45,141
300	Govt. & agency securities, fixed-coupon securities		$278

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	55	$16,917	$17,853	$17,446	$16,914	$16,181	$15,453	$14,777
123 - Mortgage Derivatives - M/V estimate	74	$76,807	$78,360	$77,622	$76,351	$74,295	$72,008	$69,592
129 - Mortgage-Related Mutual Funds - M/V estimate		$111	$114	$113	$111	$107	$103	$100
280 - FHLB putable advance-M/V estimate	22	$14,119	$15,852	$14,917	$14,175	$13,893	$13,706	$13,534
281 - FHLB convertible advance-M/V estimate	26	$6,639	$7,058	$6,812	$6,623	$6,523	$6,454	$6,394
282 - FHLB callable advance-M/V estimate		$5,725	$6,077	$5,844	$5,728	$5,664	$5,614	$5,566
283 - FHLB periodic floor floating rate advance-M/V Estimates		$161	$162	$161	$161	$159	$158	$157
289 - Other FHLB structured advances - M/V estimate	8	$2,446	$2,571	$2,500	$2,437	$2,381	$2,330	$2,282
290 - Other structured borrowings - M/V estimate	18	$15,467	$16,836	$16,069	$15,534	$15,305	$15,127	$14,952
500 - Other OBS Positions w/o contract code or exceeds 16 positions	14	$211,708	$1,946	$890	$282	$533	$1,029	$1,536