Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 73** | **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	4,390	-1,429	-25 %	9.49 %	-245 bp
+200 bp	4,967	-853	-15 %	10.53 %	-141 bp
+100 bp	5,482	-338	-6 %	11.41 %	-53 bp
0 bp	5,820			11.94 %	
-100 bp	5,972	152	+3 %	12.13 %	+19 bp
-200 bp	5,999	180	+3 %	12.11 %	+17 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	11.94 %	11.55 %	12.06 %
Post-shock NPV Ratio	10.53 %	9.94 %	10.35 %
Sensitivity Measure: Decline in NPV Ratio	141 bp	161 bp	171 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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	-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	9,049	8,923	8,682	8,314	7,897	7,475	8,759	99.12	3.51
30-Year Mortgage Securities	117	115	112	107	102	97	112	99.48	3.40
15-Year Mortgages and MBS	3,947	3,853	3,729	3,591	3,449	3,310	3,766	99.02	3.51
Balloon Mortgages and MBS	1,208	1,186	1,160	1,131	1,097	1,061	1,175	98.75	2.38
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	216	215	214	213	212	210	211	101.55	0.47
7 Month to 2 Year Reset Frequency	6,394	6,340	6,299	6,245	6,154	6,052	6,212	101.40	0.75
2+ to 5 Year Reset Frequency	6,184	6,103	6,034	5,944	5,771	5,557	5,956	101.31	1.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4	4	4	4	4	4	4	100.60	0.86
2 Month to 5 Year Reset Frequency	199	196	192	187	182	176	196	97.90	2.18
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	629	620	612	604	597	590	622	98.42	1.30
Adjustable-Rate, Fully Amortizing	1,908	1,890	1,872	1,854	1,836	1,818	1,880	99.56	0.96
Fixed-Rate, Balloon	586	559	533	509	487	466	533	100.05	4.62
Fixed-Rate, Fully Amortizing	756	722	691	662	635	610	684	100.95	4.39
Construction and Land Loans									
Adjustable-Rate	4,038	4,031	4,023	4,015	4,008	4,001	4,007	100.39	0.19
Fixed-Rate	782	770	758	747	736	725	766	98.94	1.51
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,264	3,260	3,255	3,251	3,246	3,241	3,253	100.05	0.14
Fixed-Rate	1,093	1,070	1,047	1,026	1,005	985	1,030	101.66	2.10
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	243	240	236	231	225	218	236	100.00	1.90
Accrued Interest Receivable	194	194	194	194	194	194	194	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	8	14	21	28	34	38			-34.39
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-10.04
TOTAL MORTGAGE LOANS AND SECURITIES	**40,836**	**40,319**	**39,686**	**38,873**	**37,887**	**36,847**	**39,614**	**100.18**	**1.82**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	677	676	674	672	671	669	673	100.11	0.23
Fixed-Rate	382	368	355	342	330	319	370	95.98	3.65
Consumer Loans									
Adjustable-Rate	62	62	62	61	61	61	65	95.05	0.12
Fixed-Rate	830	817	804	791	779	768	798	100.77	1.58
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-17	-17	-16	-16	-16	-16	-16	0.00	1.14
Accrued Interest Receivable	18	18	18	18	18	18	18	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,952**	**1,923**	**1,896**	**1,869**	**1,843**	**1,819**	**1,907**	**99.41**	**1.43**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,087	1,087	1,087	1,087	1,087	1,087	1,087	100.00	0.00
Equities and All Mutual Funds	178	173	168	163	157	151	168	99.81	3.16
Zero-Coupon Securities	7	7	7	6	6	6	7	102.80	4.49
Government and Agency Securities	470	464	457	451	445	439	461	99.13	1.38
Term Fed Funds, Term Repos	957	956	954	953	952	951	954	100.00	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	344	334	324	315	306	298	316	102.40	2.98
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	617	614	603	585	567	550	616	97.86	2.45
Structured Securities (Complex)	559	552	542	529	514	499	543	99.80	2.15
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,219**	**4,187**	**4,143**	**4,089**	**4,034**	**3,981**	**4,154**	**99.74**	**1.19**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	89	89	89	89	89	89	89	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	12	11	11	10	9	8	11	100.00	6.80
Office Premises and Equipment	406	406	406	406	406	406	406	100.00	0.00
TOTAL REAL ASSETS, ETC.	**511**	**510**	**509**	**509**	**508**	**507**	**509**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	90	120	148	163	169	168			-14.73
Adjustable-Rate Servicing	13	13	15	17	17	17			-13.05
Float on Mortgages Serviced for Others	69	85	103	118	130	138			-16.27
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**173**	**218**	**266**	**299**	**316**	**324**			**-15.23**
OTHER ASSETS									
Purchased and Excess Servicing							170		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,073	1,073	1,073	1,073	1,073	1,073	1,073	100.00	0.00
Miscellaneous II							239		
Deposit Intangibles									
Retail CD Intangible	46	50	56	61	67	74			-9.76
Transaction Account Intangible	287	373	455	508	562	616			-14.89
MMDA Intangible	204	240	271	307	352	415			-12.42
Passbook Account Intangible	210	267	307	355	413	467			-14.45
Non-Interest-Bearing Account Intangible	43	62	81	98	115	131			-22.38
TOTAL OTHER ASSETS	**1,863**	**2,065**	**2,243**	**2,404**	**2,584**	**2,776**	**1,482**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-20		
TOTAL ASSETS	**49,554**	**49,222**	**48,742**	**48,042**	**47,172**	**46,255**	**47,646**	**102/100*** **	**1.21/1.60*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	16,733	16,676	16,621	16,566	16,513	16,460	16,638	99.90	0.33
Fixed-Rate Maturing in 13 Months or More	6,531	6,377	6,228	6,086	5,949	5,818	6,206	100.35	2.33
Variable-Rate	211	211	211	211	211	210	211	99.88	0.07
Demand									
Transaction Accounts	4,049	4,049	4,049	4,049	4,049	4,049	4,049	100/89*	0.00/1.89*
MMDAs	4,365	4,365	4,365	4,365	4,365	4,365	4,365	100/94*	0.00/0.82*
Passbook Accounts	2,788	2,788	2,788	2,788	2,788	2,788	2,788	100/89*	0.00/1.79*
Non-Interest-Bearing Accounts	855	855	855	855	855	855	855	100/91*	0.00/2.33*
TOTAL DEPOSITS	**35,531**	**35,320**	**35,116**	**34,919**	**34,729**	**34,545**	**35,112**	**100/97***	**0.57/1.09***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	4,527	4,515	4,502	4,489	4,477	4,465	4,510	99.82	0.28
Fixed-Rate Maturing in 37 Months or More	370	351	334	317	302	287	338	98.57	5.13
Variable-Rate	701	700	700	699	699	698	699	100.09	0.07
TOTAL BORROWINGS	**5,598**	**5,566**	**5,535**	**5,506**	**5,478**	**5,451**	**5,548**	**99.78**	**0.54**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	312	312	312	312	312	312	312	100.00	0.00
Other Escrow Accounts	177	171	166	162	157	153	183	91.11	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	641	641	641	641	641	641	641	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	59		
TOTAL OTHER LIABILITIES	**1,131**	**1,125**	**1,120**	**1,116**	**1,111**	**1,107**	**1,196**	**93.67**	**0.43**
Other Liabilities not Included Above									
Self-Valued	1,202	1,165	1,138	1,121	1,114	1,111	1,126	101.05	1.93
Unamortized Yield Adjustments							-2		
TOTAL LIABILITIES	**43,462**	**43,177**	**42,910**	**42,662**	**42,432**	**42,213**	**42,980**	**100/97****	**0.60/1.02****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	36	22	-19	-85	-162	-240			
ARMs	6	3	1	-2	-8	-17			
Other Mortgages	12	6	0	-8	-17	-27			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	34	16	-5	-45	-94	-145			
Sell Mortgages and MBS	-196	-135	-3	207	451	698			
Purchase Non-Mortgage Items	3	3	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-48	-25	-3	16	34	50			
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	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-3	-1	0	1	2	3			
Options on Futures	0	0	0	0	0	0			
Construction LIP	46	31	16	2	-13	-27			
Self-Valued	19	6	0	17	37	58			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-92**	**-74**	**-13**	**102**	**227**	**349**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	49,554	49,222	48,742	48,042	47,172	46,255	47,646	102/100***	1.21/1.60***
MINUS TOTAL LIABILITIES	43,462	43,177	42,910	42,662	42,432	42,213	42,980	100/97**	0.60/1.02**
PLUS OFF-BALANCE-SHEET POSITIONS	-92	-74	-13	102	227	349			
TOTAL NET PORTFOLIO VALUE #	5,999	5,972	5,820	5,482	4,967	4,390	4,666	124.72	4.21

* 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	$329	$3,491	$4,172	$642	$121
WARM	330 mo	332 mo	346 mo	325 mo	269 mo
WAC	4.55%	5.60%	6.39%	7.29%	8.72%
Amount of these that is FHA or VA Guaranteed	$0	$53	$37	$12	$3
Securities Backed by Conventional Mortgages	$4	$63	$18	$10	$2
WARM	98 mo	338 mo	240 mo	286 mo	223 mo
Weighted Average Pass-Through Rate	4.34%	5.37%	6.24%	7.25%	8.23%
Securities Backed by FHA or VA Mortgages	$5	$4	$5	$1	$0
WARM	337 mo	322 mo	314 mo	246 mo	138 mo
Weighted Average Pass-Through Rate	4.50%	5.44%	6.06%	7.15%	9.13%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$727	$1,859	$719	$179	$118
WAC	4.72%	5.46%	6.34%	7.37%	8.52%
Mortgage Securities	$64	$55	$17	$5	$0
Weighted Average Pass-Through Rate	4.30%	5.16%	6.14%	7.46%	9.02%
WARM (of 15-Year Loans and Securities)	137 mo	146 mo	150 mo	117 mo	51 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$189	$403	$447	$97	$15
WAC	4.53%	5.50%	6.39%	7.27%	8.51%
Mortgage Securities	$12	$11	$1	$0	$0
Weighted Average Pass-Through Rate	4.38%	5.34%	6.02%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	43 mo	73 mo	83 mo	79 mo	49 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,783**

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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	$1	$540	$21	$0	$2
WAC	8.87%	5.57%	6.88%	0.00%	7.31%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$210	$5,641	$5,929	$4	$194
Weighted Average Margin	174 bp	291 bp	272 bp	141 bp	188 bp
WAC	6.04%	6.07%	6.05%	5.59%	6.16%
WARM	242 mo	320 mo	336 mo	187 mo	240 mo
Weighted Average Time Until Next Payment Reset	4 mo	13 mo	39 mo	2 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$12,542**

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	$41	$11	$0	$0
Weighted Average Distance from Lifetime Cap	68 bp	148 bp	110 bp	0 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$714	$56	$0	$9
Weighted Average Distance from Lifetime Cap	313 bp	362 bp	371 bp	314 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$186	$5,408	$5,803	$3	$182
Weighted Average Distance from Lifetime Cap	663 bp	583 bp	588 bp	733 bp	607 bp
Balances Without Lifetime Cap	$20	$19	$80	$1	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$154	$6,066	$5,763	$1	$182
Weighted Average Periodic Rate Cap	220 bp	212 bp	410 bp	199 bp	165 bp
Balances Subject to Periodic Rate Floors	$154	$5,508	$5,739	$1	$181
MBS Included in ARM Balances	$159	$732	$923	$3	$9

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$622	$1,873
WARM	87 mo	188 mo
Remaining Term to Full Amortization	290 mo	
Rate Index Code	0	0
Margin	247 bp	287 bp
Reset Frequency	42 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$5	$54
Wghted Average Distance to Lifetime Cap	48 bp	133 bp
Fixed-Rate:		
Balances	$533	$682
WARM	75 mo	123 mo
Remaining Term to Full Amortization	319 mo	
WAC	6.63%	6.64%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,004	$764
WARM	14 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	6.70%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,250	$1,029
WARM	172 mo	130 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	70 bp	7.90%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$667	$360
WARM	69 mo	55 mo
Margin in Column 1; WAC in Column 2	148 bp	7.08%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$65	$792
WARM	38 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	101 bp	8.16%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$15	$21
Fixed Rate		
Remaining WAL <= 5 Years	$11	$513
Remaining WAL 5-10 Years	$33	$15
Remaining WAL Over 10 Years	$7	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$66	$549

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$1,715	$8,678	$5,755	$1,065	$198
WARM	115 mo	257 mo	306 mo	300 mo	273 mo
Weighted Average Servicing Fee	30 bp	33 bp	31 bp	31 bp	33 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	158 loans				
FHA/VA	0 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,689	$4	Total # of Adjustable-Rate Loans Serviced	20 loans
WARM (in months)	336 mo	159 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	31 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others	**$21,106**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,085		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$167		
Zero-Coupon Securities	$7	5.29%	55 mo
Government & Agency Securities	$461	4.16%	18 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$945	5.16%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$315	5.43%	43 mo
Memo: Complex Securities (from supplemental reporting)	$535		

Total Cash, Deposits, and Securities	**$3,515**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$474
Accrued Interest Receivable	$193
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$239
Unrealized Gains (Losses)	$-9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$19
Accrued Interest Receivable	$17
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$35
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$4
Repossessed Assets	$88
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$403
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-8
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$170
Miscellaneous I	$1,071
Miscellaneous II	$239
TOTAL ASSETS	**$47,509**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$95
Mortgage-Related Mututal Funds	$72
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$56
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$131
Weighted Average Servicing Fee	38 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

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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	$3,910	$1,613	$284	$20
WAC	4.83%	3.89%	4.51%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$6,987	$3,039	$788	$38
WAC	5.25%	4.47%	4.40%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,090	$1,604	$32
WAC		4.88%	4.03%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$1,506	$8
WAC			5.44%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$22,821**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$155	$222	$227
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,764	$5,593	$3,732
Penalty in Months of Forgone Interest	3.36 mo	6.05 mo	7.09 mo
Balances in New Accounts	$1,999	$542	$189

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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%	$28	$12	$5	2.48%
3.00 to 3.99%	$53	$340	$28	3.71%
4.00 to 4.99%	$58	$394	$172	4.56%
5.00 to 5.99%	$3,384	$217	$101	5.21%
6.00 to 6.99%	$0	$13	$20	6.25%
7.00 to 7.99%	$0	$5	$12	7.42%
8.00 to 8.99%	$0	$1	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	12 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$4,844**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,986
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	$4,032	2.80%	$200
Money Market Deposit Accounts (MMDAs)	$4,355	4.13%	$689
Passbook Accounts	$2,773	1.67%	$110
Non-Interest-Bearing Non-Maturity Deposits	$852		$44
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$139	0.01%	
Escrow for Mortgages Serviced for Others	$173	0.01%	
Other Escrows	$183	2.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,506		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$641		
Miscellaneous II	$59		
TOTAL LIABILITIES	**$42,855**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,653
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$47,509**

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		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	14	$99
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$422
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$104
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$264
1014	Opt commitment to orig 25- or 30-year FRMs	32	$1,704
1016	Opt commitment to orig "other" Mortgages	22	$490
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$21
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$60
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	11	$169
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$25
2054	Commit/purchase 25- to 30-year FRM MBS		$770
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$352
2074	Commit/sell 25- or 30-yr FRM MBS		$4,375
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$29
2136	Commit/sell "other" Mortgage loans, svc released		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$89
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$75

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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
2214	Firm commit/originate 25- or 30-year FRM loans	10	$55
2216	Firm commit/originate "other" Mortgage loans	9	$112
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$13
5004	IR swap: pay fixed, receive 3-month LIBOR		$272
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
8040	Short futures contract on 10-year Treasury note		$17
9502	Fixed-rate construction loans in process	44	$426
9512	Adjustable-rate construction loans in process	34	$1,165

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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
120	Other investment securities, fixed-coupon securities		$38
200	Variable-rate, fixed-maturity CDs	20	$192
220	Variable-rate FHLB advances	16	$108
299	Other variable-rate		$591
300	Govt. & agency securities, fixed-coupon securities		$0

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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	41	$535	$550	$543	$534	$520	$505	$491
123 - Mortgage Derivatives - M/V estimate	20	$616	$617	$614	$603	$585	$567	$550
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$65	$66	$65	$65	$64	$62	$61
280 - FHLB putable advance-M/V estimate		$123	$132	$127	$124	$122	$121	$120
281 - FHLB convertible advance-M/V estimate	16	$830	$889	$861	$840	$828	$823	$821
282 - FHLB callable advance-M/V estimate		$15	$16	$15	$15	$15	$15	$14
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$126	$130	$127	$125	$125	$124	$123
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$7,660	$19	$6	$0	$17	$37	$58