Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 279** **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	20,240	-7,195	-26 %	8.31 %	-241 bp
+200 bp	23,056	-4,379	-16 %	9.30 %	-143 bp
+100 bp	25,555	-1,881	-7 %	10.13 %	-59 bp
0 bp	27,435			10.73 %	
-100 bp	28,243	808	+3 %	10.93 %	+21 bp
-200 bp	28,665	1,230	+4 %	11.01 %	+28 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	10.73 %	10.01 %	10.57 %
Post-shock NPV Ratio	9.30 %	8.64 %	9.15 %
Sensitivity Measure: Decline in NPV Ratio	143 bp	137 bp	141 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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	-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	27,865	27,514	26,943	26,049	24,953	23,764	26,658	101.07	2.72
30-Year Mortgage Securities	10,535	10,381	10,008	9,511	8,994	8,478	10,271	97.44	4.34
15-Year Mortgages and MBS	16,690	16,326	15,851	15,307	14,733	14,155	15,829	100.14	3.21
Balloon Mortgages and MBS	9,026	8,858	8,669	8,453	8,214	7,954	8,733	99.27	2.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,161	6,131	6,096	6,056	6,009	5,943	5,982	101.91	0.62
7 Month to 2 Year Reset Frequency	16,324	16,198	16,073	15,874	15,619	15,277	15,943	100.82	1.01
2+ to 5 Year Reset Frequency	22,617	22,316	22,085	21,532	20,782	19,907	21,913	100.79	1.78
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	9,285	9,206	9,119	9,009	8,837	8,612	8,748	104.25	1.08
2 Month to 5 Year Reset Frequency	1,641	1,612	1,579	1,539	1,495	1,448	1,611	98.02	2.34
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,221	2,203	2,186	2,169	2,151	2,134	2,201	99.30	0.79
Adjustable-Rate, Fully Amortizing	7,690	7,631	7,572	7,513	7,453	7,392	7,631	99.23	0.78
Fixed-Rate, Balloon	3,027	2,936	2,849	2,766	2,686	2,609	2,826	100.80	2.99
Fixed-Rate, Fully Amortizing	6,533	6,307	6,096	5,896	5,708	5,531	6,047	100.81	3.37
Construction and Land Loans									
Adjustable-Rate	11,015	10,991	10,966	10,942	10,917	10,893	10,936	100.27	0.22
Fixed-Rate	3,184	3,123	3,064	3,007	2,953	2,900	3,055	100.31	1.89
Second-Mortgage Loans and Securities									
Adjustable-Rate	17,162	17,140	17,117	17,095	17,072	17,050	17,082	100.20	0.13
Fixed-Rate	8,016	7,823	7,640	7,465	7,298	7,139	7,528	101.48	2.34
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	336	331	326	319	312	304	326	100.00	1.80
Accrued Interest Receivable	844	844	844	844	844	844	844	100.00	0.00
Advance for Taxes/Insurance	136	136	136	136	136	136	136	100.00	0.00
Float on Escrows on Owned Mortgages	41	69	109	143	173	201			-33.68
LESS: Value of Servicing on Mortgages Serviced by Others	22	30	41	50	56	59			-23.35
TOTAL MORTGAGE LOANS AND SECURITIES	**180,328**	**178,048**	**175,288**	**171,573**	**167,282**	**162,614**	**174,300**	**100.57**	**1.85**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,575	5,568	5,561	5,555	5,548	5,541	5,553	100.15	0.12
Fixed-Rate	3,956	3,837	3,723	3,614	3,510	3,410	3,900	95.47	2.99
Consumer Loans									
Adjustable-Rate	3,419	3,415	3,411	3,407	3,403	3,399	3,333	102.34	0.12
Fixed-Rate	21,884	21,528	21,191	20,871	20,566	20,276	21,456	98.77	1.55
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-531	-524	-518	-512	-506	-501	-518	0.00	1.17
Accrued Interest Receivable	263	263	263	263	263	263	263	100.00	0.00
TOTAL NONMORTGAGE LOANS	**34,566**	**34,087**	**33,632**	**33,198**	**32,784**	**32,389**	**33,987**	**98.96**	**1.32**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,896	5,896	5,896	5,896	5,896	5,896	5,896	100.00	0.00
Equities and All Mutual Funds	1,523	1,475	1,422	1,369	1,315	1,261	1,422	100.00	3.72
Zero-Coupon Securities	81	78	76	74	72	70	75	101.31	3.02
Government and Agency Securities	3,200	3,126	3,055	2,987	2,922	2,860	3,082	99.14	2.27
Term Fed Funds, Term Repos	2,479	2,475	2,471	2,467	2,463	2,459	2,472	99.95	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,143	1,074	1,013	958	908	862	1,001	101.19	5.77
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,348	10,102	9,806	9,475	9,136	8,809	9,874	99.31	3.19
Structured Securities (Complex)	4,872	4,741	4,589	4,406	4,230	4,062	4,615	99.44	3.65
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.63
TOTAL CASH, DEPOSITS, AND SECURITIES	**29,543**	**28,967**	**28,328**	**27,631**	**26,941**	**26,280**	**28,436**	**99.62**	**2.36**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	326	326	326	326	326	326	326	100.00	0.00
Real Estate Held for Investment	67	67	67	67	67	67	67	100.00	0.00
Investment in Unconsolidated Subsidiaries	167	157	147	137	127	117	147	100.00	6.80
Office Premises and Equipment	2,845	2,845	2,845	2,845	2,845	2,845	2,845	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,405**	**3,395**	**3,385**	**3,375**	**3,365**	**3,355**	**3,385**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	288	361	476	559	596	605			-20.79
Adjustable-Rate Servicing	121	120	134	154	157	157			-12.79
Float on Mortgages Serviced for Others	224	268	325	376	413	441			-16.47
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**633**	**749**	**935**	**1,089**	**1,165**	**1,202**			**-18.14**
OTHER ASSETS									
Purchased and Excess Servicing							1,333		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,345	7,345	7,345	7,345	7,345	7,345	7,345	100.00	0.00
Miscellaneous II							2,648		
Deposit Intangibles									
Retail CD Intangible	136	150	166	183	201	221			-9.86
Transaction Account Intangible	971	1,257	1,546	1,774	1,992	2,222			-16.70
MMDA Intangible	2,306	2,713	3,215	3,714	4,233	4,826			-15.58
Passbook Account Intangible	767	972	1,120	1,270	1,428	1,620			-13.32
Non-Interest-Bearing Account Intangible	444	647	840	1,023	1,198	1,364			-22.38
TOTAL OTHER ASSETS	**11,969**	**13,084**	**14,232**	**15,309**	**16,397**	**17,598**	**11,326**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							425		
TOTAL ASSETS	**260,444**	**258,329**	**255,799**	**252,174**	**247,934**	**243,437**	**251,859**	**102/99*****	**1.20/1.69*****

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	58,297	58,123	57,951	57,785	57,624	57,475	58,017	99.89	0.29
Fixed-Rate Maturing in 13 Months or More	19,398	18,938	18,508	18,116	17,745	17,388	18,579	99.62	2.22
Variable-Rate	663	663	662	661	661	660	662	100.02	0.08
Demand									
Transaction Accounts	13,142	13,142	13,142	13,142	13,142	13,142	13,142	100/88*	0.00/2.23*
MMDAs	44,732	44,732	44,732	44,732	44,732	44,732	44,732	100/93*	0.00/1.21*
Passbook Accounts	10,398	10,398	10,398	10,398	10,398	10,398	10,398	100/89*	0.00/1.62*
Non-Interest-Bearing Accounts	8,889	8,889	8,889	8,889	8,889	8,889	8,889	100/91*	0.00/2.34*
TOTAL DEPOSITS	**155,519**	**154,884**	**154,282**	**153,723**	**153,191**	**152,684**	**154,418**	**100/95***	**0.38/1.15***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	41,894	41,589	41,289	40,994	40,704	40,419	41,569	99.33	0.72
Fixed-Rate Maturing in 37 Months or More	4,073	3,892	3,722	3,561	3,409	3,265	3,751	99.23	4.45
Variable-Rate	16,839	16,800	16,762	16,723	16,684	16,645	16,050	104.44	0.23
TOTAL BORROWINGS	**62,806**	**62,281**	**61,772**	**61,278**	**60,797**	**60,329**	**61,370**	**100.66**	**0.81**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	847	847	847	847	847	847	847	100.00	0.00
Other Escrow Accounts	166	161	156	152	148	144	182	85.97	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,455	3,455	3,455	3,455	3,455	3,455	3,455	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	340		
TOTAL OTHER LIABILITIES	**4,468**	**4,463**	**4,458**	**4,454**	**4,449**	**4,446**	**4,824**	**92.42**	**0.10**
Other Liabilities not Included Above									
Self-Valued	8,385	8,150	7,952	7,840	7,763	7,689	7,964	99.85	1.95
Unamortized Yield Adjustments							30		
TOTAL LIABILITIES	**231,178**	**229,778**	**228,464**	**227,294**	**226,200**	**225,148**	**228,605**	**100/97****	**0.54/1.06****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	56	37	-17	-111	-222	-336			
ARMs	18	12	6	0	-9	-24			
Other Mortgages	70	36	0	-36	-68	-98			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	298	186	-21	-284	-560	-843			
Sell Mortgages and MBS	-368	-257	-3	365	772	1,185			
Purchase Non-Mortgage Items	-10	-5	0	5	10	15			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,023	-525	-63	367	768	1,142			
Pay Floating, Receive Fixed Swaps	41	20	1	-16	-32	-46			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	-1	-15	-31	-49			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	2	1	0	0	0	0			
Futures	-3	-1	0	1	3	4			
Options on Futures	19	12	7	6	6	6			
Construction LIP	41	23	4	-14	-32	-49			
Self-Valued	256	153	186	406	717	1,045			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-600**	**-308**	**100**	**675**	**1,321**	**1,951**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	260,444	258,329	255,799	252,174	247,934	243,437	251,859	102/99***	1.20/1.69***
MINUS TOTAL LIABILITIES	231,178	229,778	228,464	227,294	226,200	225,148	228,605	100/97**	0.54/1.06**
PLUS OFF-BALANCE-SHEET POSITIONS	-600	-308	100	675	1,321	1,951			
TOTAL NET PORTFOLIO VALUE #	28,665	28,243	27,435	25,555	23,056	20,240	23,255	117.98	4.90

* 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	$235	$5,819	$11,297	$4,424	$4,883
WARM	305 mo	321 mo	330 mo	324 mo	323 mo
WAC	4.68%	5.64%	6.43%	7.42%	8.97%
Amount of these that is FHA or VA Guaranteed	$0	$27	$159	$73	$59
Securities Backed by Conventional Mortgages	$308	$7,089	$734	$15	$11
WARM	292 mo	346 mo	337 mo	248 mo	150 mo
Weighted Average Pass-Through Rate	4.43%	5.13%	6.44%	7.15%	9.19%
Securities Backed by FHA or VA Mortgages	$212	$1,834	$50	$12	$7
WARM	320 mo	339 mo	265 mo	178 mo	188 mo
Weighted Average Pass-Through Rate	3.83%	5.24%	6.14%	7.24%	8.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,277	$4,015	$3,330	$1,946	$1,653
WAC	4.69%	5.44%	6.47%	7.39%	9.13%
Mortgage Securities	$2,254	$1,163	$172	$16	$3
Weighted Average Pass-Through Rate	4.44%	5.19%	6.13%	7.30%	8.79%
WARM (of 15-Year Loans and Securities)	137 mo	141 mo	152 mo	149 mo	146 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$416	$2,299	$2,606	$809	$841
WAC	4.43%	5.55%	6.40%	7.34%	10.44%
Mortgage Securities	$1,501	$244	$16	$0	$0
Weighted Average Pass-Through Rate	4.12%	5.30%	6.19%	7.34%	8.16%
WARM (of Balloon Loans and Securities)	48 mo	85 mo	97 mo	71 mo	65 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$61,491**

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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	$79	$243	$60	$131	$6
WAC	5.61%	5.53%	6.47%	1.58%	4.02%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,903	$15,700	$21,853	$8,617	$1,605
Weighted Average Margin	259 bp	270 bp	260 bp	323 bp	279 bp
WAC	6.77%	5.54%	5.65%	8.08%	6.08%
WARM	306 mo	317 mo	338 mo	389 mo	309 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	42 mo	6 mo	27 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$54,196**

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	$310	$380	$213	$4,821	$21
Weighted Average Distance from Lifetime Cap	149 bp	103 bp	134 bp	143 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$544	$1,920	$688	$2,402	$42
Weighted Average Distance from Lifetime Cap	319 bp	355 bp	329 bp	234 bp	365 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,676	$12,184	$18,876	$256	$1,483
Weighted Average Distance from Lifetime Cap	641 bp	572 bp	543 bp	747 bp	563 bp
Balances Without Lifetime Cap	$1,452	$1,459	$2,135	$1,269	$65
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,904	$13,472	$18,370	$425	$1,122
Weighted Average Periodic Rate Cap	144 bp	186 bp	213 bp	634 bp	223 bp
Balances Subject to Periodic Rate Floors	$975	$9,206	$13,544	$307	$1,101
MBS Included in ARM Balances	$402	$2,234	$2,474	$221	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,201	$7,631
WARM	66 mo	140 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	195 bp	226 bp
Reset Frequency	22 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$168	$284
Wghted Average Distance to Lifetime Cap	39 bp	63 bp
Fixed-Rate:		
Balances	$2,826	$6,047
WARM	44 mo	91 mo
Remaining Term to Full Amortization	258 mo	
WAC	6.75%	6.69%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$10,936	$3,055
WARM	20 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	116 bp	7.76%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$17,082	$7,528
WARM	252 mo	178 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.78%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,553	$3,900
WARM	38 mo	43 mo
Margin in Column 1; WAC in Column 2	336 bp	6.79%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,333	$21,456
WARM	85 mo	64 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	669 bp	11.28%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$158	$1,617
Fixed Rate		
Remaining WAL <= 5 Years	$141	$6,742
Remaining WAL 5-10 Years	$374	$209
Remaining WAL Over 10 Years	$220	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$9	$1
CMO Residuals:		
Fixed Rate	$0	$38
Floating Rate	$50	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$15	$296
WAC	4.32%	8.51%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$967	$8,903

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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	$2,666	$19,934	$25,193	$6,773	$1,890
WARM	161 mo	257 mo	308 mo	297 mo	207 mo
Weighted Average Servicing Fee	27 bp	30 bp	33 bp	39 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	467 loans				
FHA/VA	57 loans				
Subserviced by Others	17 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$18,011	$902	Total # of Adjustable-Rate Loans Serviced	87 loans
WARM (in months)	334 mo	398 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	51 bp	16 bp		

Total Balances of Mortgage Loans Serviced for Others	**$75,369**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,896		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,422		
Zero-Coupon Securities	$75	5.10%	35 mo
Government & Agency Securities	$3,082	4.11%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,472	4.87%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,001	5.34%	96 mo
Memo: Complex Securities (from supplemental reporting)	$4,615		
Total Cash, Deposits, and Securities	**$18,563**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$969
Accrued Interest Receivable	$844
Advances for Taxes and Insurance	$136
Less: Unamortized Yield Adjustments	$-980
Valuation Allowances	$643
Unrealized Gains (Losses)	$-434

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$252
Accrued Interest Receivable	$263
Less: Unamortized Yield Adjustments	$86
Valuation Allowances	$771
Unrealized Gains (Losses)	$8

OTHER ITEMS	
Real Estate Held for Investment	$67
Repossessed Assets	$326
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$147
Office Premises and Equipment	$2,845
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-35
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,333
Miscellaneous I	$7,345
Miscellaneous II	$2,648
TOTAL ASSETS	**$251,856**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$39
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$977
Mortgage-Related Mututal Funds	$446
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$17,044
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$3,756
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,471

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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	$15,419	$4,845	$1,845	$104
WAC	4.91%	4.07%	4.98%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$21,706	$10,545	$3,656	$203
WAC	5.13%	4.63%	4.58%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,177	$6,371	$121
WAC		4.96%	4.08%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$4,031	$24
WAC			4.75%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$76,595**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,297	$2,007	$3,779
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$33,553	$20,684	$11,924
Penalty in Months of Forgone Interest	3.30 mo	6.25 mo	7.48 mo
Balances in New Accounts	$6,792	$1,931	$323

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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%	$1,181	$579	$3	2.46%
3.00 to 3.99%	$443	$8,607	$297	3.61%
4.00 to 4.99%	$1,102	$6,578	$2,007	4.46%
5.00 to 5.99%	$16,015	$6,896	$1,173	5.30%
6.00 to 6.99%	$45	$82	$234	6.66%
7.00 to 7.99%	$5	$29	$27	7.23%
8.00 to 8.99%	$0	$6	$9	8.35%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	16 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$45,320**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$24,675
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	$13,142	1.63%	$705
Money Market Deposit Accounts (MMDAs)	$44,732	3.27%	$3,986
Passbook Accounts	$10,398	2.06%	$525
Non-Interest-Bearing Non-Maturity Deposits	$8,889		$367
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$488	0.02%	
Escrow for Mortgages Serviced for Others	$359	0.04%	
Other Escrows	$182	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$78,189		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-21		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$51		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,455		
Miscellaneous II	$340		
TOTAL LIABILITIES	**$228,605**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$212
EQUITY CAPITAL	$23,044
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$251,861**

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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		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	36	$679
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$388
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$74
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	83	$253
1014	Opt commitment to orig 25- or 30-year FRMs	82	$2,659
1016	Opt commitment to orig "other" Mortgages	71	$1,138
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$5
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		$69
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$7
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$5
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$1,466
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$27
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$35
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	14	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$1,092
2036	Commit/sell "other" Mortgage loans, svc retained		$9
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$3,726
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$252
2074	Commit/sell 25- or 30-yr FRM MBS	8	$6,293
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1

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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		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$40
2116	Commit/purchase "other" Mortgage loans, svc released		$83
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$164
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$45
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	13	$98
2134	Commit/sell 25- or 30-yr FRM loans, svc released	30	$399
2136	Commit/sell "other" Mortgage loans, svc released		$148
2202	Firm commitment to originate 1-month COFI ARM loans		$63
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	17	$100
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$309
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$84
2214	Firm commit/originate 25- or 30-year FRM loans	30	$396
2216	Firm commit/originate "other" Mortgage loans	24	$848
3016	Option to purchase "other" Mortgages		$246
3068	Short option to sell 3- or 5-yr Treasury ARMs		$111
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$15
3074	Short option to sell 25- or 30-yr FRMs		$304
3076	Short option to sell "other" Mortgages		$50
4002	Commit/purchase non-Mortgage financial assets	23	$137
4006	Commit/purchase "other" liabilities		$750
5002	IR swap: pay fixed, receive 1-month LIBOR		$5,330
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$6,773
5006	IR swap: pay fixed, receive 6-month LIBOR		$250

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$324
5044	IR swap: pay the prime rate, receive fixed		$5
7004	Interest rate floor based on 3-month LIBOR		$50
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
9010	Long call option on 10-year T-note futures contract		$70
9032	Long put option on 5-year T-note futures contract		$2
9502	Fixed-rate construction loans in process	103	$843
9512	Adjustable-rate construction loans in process	68	$1,794

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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		$2
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$26
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$99
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$4
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$52
120	Other investment securities, fixed-coupon securities	6	$41
122	Other investment securities, floating-rate securities	6	$75
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$9
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$109
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$2,407
189	Consumer loans; other		$660
200	Variable-rate, fixed-maturity CDs	71	$662
220	Variable-rate FHLB advances	56	$6,384
299	Other variable-rate	30	$9,666
300	Govt. & agency securities, fixed-coupon securities		$291
302	Govt. & agency securities, floating-rate securities		$2

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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	147	$4,615	$4,872	$4,741	$4,589	$4,406	$4,230	$4,062
123 - Mortgage Derivatives - M/V estimate	90	$9,874	$10,348	$10,102	$9,806	$9,475	$9,136	$8,809
129 - Mortgage-Related Mutual Funds - M/V estimate	19	$257	$264	$262	$257	$251	$245	$238
280 - FHLB putable advance-M/V estimate	32	$1,320	$1,416	$1,366	$1,330	$1,307	$1,294	$1,284
281 - FHLB convertible advance-M/V estimate	51	$5,063	$5,361	$5,193	$5,045	$4,967	$4,910	$4,860
282 - FHLB callable advance-M/V estimate	7	$312	$325	$319	$313	$309	$307	$304
283 - FHLB periodic floor floating rate advance-M/V Estimates		$170	$171	$170	$169	$168	$167	$166
289 - Other FHLB structured advances - M/V estimate	7	$183	$183	$182	$180	$179	$177	$175
290 - Other structured borrowings - M/V estimate		$916	$930	$921	$914	$910	$909	$900
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$1,241	$256	$153	$186	$406	$717	$1,045