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: 105** **December 2007**

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	110,690	-29,378	-21 %	8.55 %	-187 bp
+200 bp	123,652	-16,416	-12 %	9.41 %	-101 bp
+100 bp	133,956	-6,112	-4 %	10.06 %	-36 bp
0 bp	140,068			10.42 %	
-100 bp	142,590	2,522	+2 %	10.53 %	+11 bp
-200 bp	142,259	2,191	+2 %	10.45 %	+3 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.42 %	10.32 %	11.27 %
Post-shock NPV Ratio	9.41 %	8.80 %	9.61 %
Sensitivity Measure: Decline in NPV Ratio	101 bp	152 bp	166 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	109,919	108,344	106,312	103,244	99,323	94,981	104,815	101.43	2.40
30-Year Mortgage Securities	25,006	24,607	24,002	23,103	22,048	20,978	24,000	100.01	3.13
15-Year Mortgages and MBS	45,134	44,465	43,448	42,133	40,668	39,160	42,993	101.06	2.68
Balloon Mortgages and MBS	36,785	36,281	35,704	34,982	34,092	33,033	35,477	100.64	1.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	24,371	24,273	24,122	24,013	23,873	23,687	24,267	99.40	0.54
7 Month to 2 Year Reset Frequency	67,073	66,514	65,957	65,311	64,548	63,402	65,743	100.33	0.91
2+ to 5 Year Reset Frequency	116,753	115,419	113,940	111,698	108,059	104,083	113,692	100.22	1.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	158,107	156,879	155,598	154,202	152,562	150,492	150,270	103.55	0.86
2 Month to 5 Year Reset Frequency	18,305	18,053	17,784	17,500	17,190	16,851	18,140	98.04	1.56
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	22,694	22,415	22,162	21,924	21,670	21,399	22,072	100.41	1.11
Adjustable-Rate, Fully Amortizing	54,872	54,480	54,190	53,941	53,557	52,951	54,073	100.22	0.50
Fixed-Rate, Balloon	15,223	14,554	13,923	13,330	12,772	12,245	13,829	100.68	4.39
Fixed-Rate, Fully Amortizing	22,659	21,842	21,074	20,351	19,668	19,023	20,728	101.67	3.54
Construction and Land Loans									
Adjustable-Rate	29,045	28,982	28,919	28,857	28,795	28,734	28,932	99.96	0.22
Fixed-Rate	6,473	6,273	6,088	5,916	5,757	5,609	6,429	94.69	2.92
Second-Mortgage Loans and Securities									
Adjustable-Rate	89,749	89,508	89,271	89,038	88,809	88,584	89,107	100.18	0.26
Fixed-Rate	60,853	59,361	57,943	56,593	55,307	54,080	56,158	103.18	2.39
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	11,843	11,710	11,572	11,418	11,228	11,004	11,572	100.00	1.26
Accrued Interest Receivable	5,294	5,294	5,294	5,294	5,294	5,294	5,294	100.00	0.00
Advance for Taxes/Insurance	460	460	460	460	460	460	460	100.00	0.00
Float on Escrows on Owned Mortgages	57	107	180	281	376	459			-48.24
LESS: Value of Servicing on Mortgages Serviced by Others	-81	-75	-60	-51	-47	-52			19.84
TOTAL MORTGAGE LOANS AND SECURITIES	**920,758**	**909,896**	**898,002**	**883,640**	**866,104**	**846,561**	**888,051**	**101.12**	**1.46**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	40,120	40,023	39,928	39,834	39,741	39,650	39,975	99.88	0.24
Fixed-Rate	12,238	11,729	11,248	10,792	10,361	9,952	11,148	100.89	4.17
Consumer Loans									
Adjustable-Rate	57,005	56,892	56,781	56,671	56,562	56,454	55,125	103.00	0.20
Fixed-Rate	39,178	38,583	38,014	37,469	36,945	36,443	38,009	100.01	1.47
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,452	-2,435	-2,418	-2,401	-2,386	-2,370	-2,418	0.00	0.69
Accrued Interest Receivable	828	828	828	828	828	828	828	100.00	0.00
TOTAL NONMORTGAGE LOANS	**136,072**	**134,852**	**133,684**	**132,563**	**131,488**	**130,455**	**132,179**	**101.14**	**0.86**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	26,185	26,185	26,185	26,185	26,185	26,185	26,185	100.00	0.00
Equities and All Mutual Funds	2,023	1,948	1,871	1,793	1,715	1,636	1,871	100.00	4.14
Zero-Coupon Securities	5,727	5,720	5,714	5,707	5,701	5,695	5,705	100.15	0.12
Government and Agency Securities	10,508	10,090	9,703	9,344	9,010	8,699	9,211	105.34	3.85
Term Fed Funds, Term Repos	31,886	31,848	31,810	31,773	31,737	31,700	31,792	100.06	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,942	18,243	17,626	17,080	16,594	16,161	17,470	100.89	3.30
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	112,294	110,870	108,310	104,869	101,014	97,180	110,589	97.94	2.78
Structured Securities (Complex)	13,919	13,565	13,188	12,679	12,150	11,617	13,098	100.69	3.39
LESS: Valuation Allowances for Investment Securities	11	10	10	10	10	10	10	100.00	1.59
TOTAL CASH, DEPOSITS, AND SECURITIES	**221,473**	**218,458**	**214,395**	**209,419**	**204,095**	**198,864**	**215,910**	**99.30**	**2.11**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	2,623	2,623	2,623	2,623	2,623	2,623	2,623	100.00	0.00
Real Estate Held for Investment	115	115	115	115	115	115	115	100.00	0.00
Investment in Unconsolidated Subsidiaries	3,264	3,069	2,874	2,678	2,483	2,287	2,874	100.00	6.81
Office Premises and Equipment	8,339	8,339	8,339	8,339	8,339	8,339	8,339	100.00	0.00
TOTAL REAL ASSETS, ETC.	**14,341**	**14,146**	**13,951**	**13,755**	**13,560**	**13,364**	**13,951**	**100.00**	**1.40**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,030	2,305	2,947	3,883	4,580	4,877			-26.78
Adjustable-Rate Servicing	3,098	3,066	3,079	3,100	3,542	3,691			-0.55
Float on Mortgages Serviced for Others	2,412	2,770	3,236	3,746	4,217	4,567			-15.08
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,540**	**8,141**	**9,261**	**10,729**	**12,339**	**13,135**			**-13.97**
OTHER ASSETS									
Purchased and Excess Servicing							11,624		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	43,557	43,557	43,557	43,557	43,557	43,557	43,557	100.00	0.00
Miscellaneous II							25,702		
Deposit Intangibles									
Retail CD Intangible	289	342	383	425	471	521			-10.91
Transaction Account Intangible	3,299	4,899	6,388	7,886	9,006	10,065			-23.39
MMDA Intangible	8,218	11,383	13,577	15,472	17,714	20,403			-15.06
Passbook Account Intangible	3,782	5,290	6,641	7,856	8,785	9,901			-19.32
Non-Interest-Bearing Account Intangible	1,724	3,117	4,438	5,694	6,888	8,025			-29.03
TOTAL OTHER ASSETS	**60,869**	**68,587**	**74,984**	**80,890**	**86,421**	**92,472**	**80,883**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-1,156		
TOTAL ASSETS	**1,361,054**	**1,354,081**	**1,344,277**	**1,330,996**	**1,314,007**	**1,294,850**	**1,329,819**	**101/99*** **	**0.86/1.35*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	274,668	273,919	273,181	272,453	271,759	271,120	272,157	100.38	0.27
Fixed-Rate Maturing in 13 Months or More	54,005	51,984	50,105	48,382	46,914	45,612	47,851	104.71	3.59
Variable-Rate	4,304	4,304	4,304	4,304	4,304	4,304	4,300	100.08	0.00
Demand									
Transaction Accounts	65,443	65,443	65,443	65,443	65,443	65,443	65,443	100/90*	0.00/2.53*
MMDAs	218,375	218,375	218,375	218,375	218,375	218,375	218,375	100/94*	0.00/1.00*
Passbook Accounts	68,316	68,316	68,316	68,316	68,316	68,316	68,316	100/90*	0.00/2.08*
Non-Interest-Bearing Accounts	57,543	57,543	57,543	57,543	57,543	57,543	57,543	100/92*	0.00/2.43*
TOTAL DEPOSITS	**742,653**	**739,884**	**737,266**	**734,815**	**732,654**	**730,713**	**733,985**	**100/96***	**0.34/1.23***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	160,853	159,595	158,363	157,155	155,971	154,809	157,677	100.44	0.77
Fixed-Rate Maturing in 37 Months or More	49,619	47,224	44,998	42,922	40,981	39,161	43,613	103.17	4.78
Variable-Rate	146,427	146,185	145,940	145,691	145,439	145,183	145,177	100.53	0.17
TOTAL BORROWINGS	**356,899**	**353,005**	**349,301**	**345,768**	**342,390**	**339,154**	**346,467**	**100.82**	**1.04**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	5,647	5,647	5,647	5,647	5,647	5,647	5,647	100.00	0.00
Other Escrow Accounts	1,631	1,581	1,534	1,490	1,448	1,409	1,743	87.99	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	29,717	29,717	29,717	29,717	29,717	29,717	29,717	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,899		
TOTAL OTHER LIABILITIES	**36,995**	**36,945**	**36,898**	**36,854**	**36,812**	**36,773**	**40,006**	**92.23**	**0.12**
Other Liabilities not Included Above									
Self-Valued	87,230	83,944	81,218	79,056	77,388	76,032	78,577	103.36	3.00
Unamortized Yield Adjustments							3,891		
TOTAL LIABILITIES	**1,223,778**	**1,213,778**	**1,204,683**	**1,196,493**	**1,189,244**	**1,182,672**	**1,202,927**	**100/98****	**0.72/1.26****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	1,079	769	394	-247	-1,110	-2,108			
ARMs	98	54	17	-23	-75	-141			
Other Mortgages	203	104	0	-123	-272	-440			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,022	1,100	-21	-1,988	-4,351	-6,784			
Sell Mortgages and MBS	-4,352	-3,019	-1,364	1,406	4,659	8,036			
Purchase Non-Mortgage Items	-65	-31	0	31	62	93			
Sell Non-Mortgage Items	-172	-110	0	101	194	278			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,780	-1,615	-537	461	1,389	2,251			
Pay Floating, Receive Fixed Swaps	6,144	3,237	605	-1,781	-3,950	-5,926			
Basis Swaps	0	0	0	0	0	0			
Swaptions	21	72	116	153	184	210			
OTHER									
Options on Mortgages and MBS	-9	-7	4	58	120	181			
Interest-Rate Caps	6	15	33	67	120	186			
Interest-Rate Floors	169	135	103	73	47	27			
Futures	-367	-180	0	174	343	507			
Options on Futures	270	148	117	136	171	209			
Construction LIP	111	28	-53	-133	-211	-289			
Self-Valued	2,603	1,589	1,059	1,087	1,570	2,223			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,983**	**2,287**	**474**	**-548**	**-1,111**	**-1,488**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	1,361,054	1,354,081	1,344,277	1,330,996	1,314,007	1,294,850	1,329,819	101/99***	0.86/1.35***
MINUS TOTAL LIABILITIES	1,223,778	1,213,778	1,204,683	1,196,493	1,189,244	1,182,672	1,202,927	100/98**	0.72/1.26**
PLUS OFF-BALANCE-SHEET POSITIONS	4,983	2,287	474	-548	-1,111	-1,488			
TOTAL NET PORTFOLIO VALUE #	142,259	142,590	140,068	133,956	123,652	110,690	126,891	110.38	3.09

* 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	$1,246	$30,228	$47,540	$15,680	$10,121
WARM	299 mo	320 mo	338 mo	334 mo	315 mo
WAC	4.48%	5.66%	6.40%	7.40%	9.00%
Amount of these that is FHA or VA Guaranteed	$8	$482	$1,948	$637	$910
Securities Backed by Conventional Mortgages	$908	$12,660	$6,744	$106	$24
WARM	320 mo	337 mo	343 mo	246 mo	196 mo
Weighted Average Pass-Through Rate	4.63%	5.21%	6.12%	7.20%	8.52%
Securities Backed by FHA or VA Mortgages	$165	$1,992	$370	$357	$675
WARM	312 mo	331 mo	307 mo	246 mo	162 mo
Weighted Average Pass-Through Rate	4.72%	5.26%	6.20%	7.38%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,001	$12,576	$9,688	$4,031	$2,355
WAC	4.71%	5.52%	6.44%	7.39%	9.01%
Mortgage Securities	$4,722	$5,989	$596	$31	$5
Weighted Average Pass-Through Rate	4.32%	5.21%	6.08%	7.13%	9.23%
WARM (of 15-Year Loans and Securities)	131 mo	155 mo	145 mo	117 mo	135 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$638	$7,317	$20,013	$4,168	$1,901
WAC	4.53%	5.61%	6.43%	7.33%	9.71%
Mortgage Securities	$930	$464	$46	$0	$0
Weighted Average Pass-Through Rate	4.21%	5.60%	6.08%	7.46%	0.00%
WARM (of Balloon Loans and Securities)	92 mo	148 mo	202 mo	228 mo	192 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$207,285

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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	$820	$3,087	$2,341	$2,884	$42
WAC	5.27%	7.72%	8.44%	7.21%	5.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,446	$62,656	$111,351	$147,386	$18,097
Weighted Average Margin	265 bp	280 bp	234 bp	307 bp	267 bp
WAC	7.13%	5.59%	6.12%	7.79%	6.17%
WARM	312 mo	314 mo	342 mo	343 mo	301 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	45 mo	4 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$372,112**

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	$2,438	$763	$376	$22,791	$151
Weighted Average Distance from Lifetime Cap	159 bp	137 bp	158 bp	162 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5,247	$4,883	$1,850	$90,813	$2,776
Weighted Average Distance from Lifetime Cap	284 bp	344 bp	334 bp	285 bp	330 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,997	$58,177	$108,791	$35,441	$15,115
Weighted Average Distance from Lifetime Cap	659 bp	557 bp	543 bp	488 bp	588 bp
Balances Without Lifetime Cap	$4,585	$1,920	$2,675	$1,225	$98
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,246	$61,136	$106,345	$615	$6,567
Weighted Average Periodic Rate Cap	166 bp	252 bp	275 bp	710 bp	196 bp
Balances Subject to Periodic Rate Floors	$10,691	$46,742	$100,013	$18,499	$5,697
MBS Included in ARM Balances	$3,602	$11,472	$16,242	$1,321	$1,516

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,072	$54,073
WARM	91 mo	236 mo
Remaining Term to Full Amortization	306 mo	
Rate Index Code	0	0
Margin	229 bp	225 bp
Reset Frequency	27 mo	7 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,935	$9,158
Wghted Average Distance to Lifetime Cap	63 bp	137 bp
Fixed-Rate:		
Balances	$13,829	$20,728
WARM	70 mo	95 mo
Remaining Term to Full Amortization	282 mo	
WAC	6.48%	6.29%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$28,932	$6,429
WARM	21 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	148 bp	7.33%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$89,107	$56,158
WARM	275 mo	184 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	8.02%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$30,213	$10,422
WARM	51 mo	61 mo
Margin in Column 1; WAC in Column 2	123 bp	6.93%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$55,125	$38,009
WARM	75 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	495 bp	10.53%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5,758	$31,830
Fixed Rate		
Remaining WAL <= 5 Years	$10,625	$39,407
Remaining WAL 5-10 Years	$13,363	$7,376
Remaining WAL Over 10 Years	$823	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$39	$0
Floating Rate	$154	$4
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$485	$267
WAC	6.62%	7.53%
Principal-Only MBS	$88	$0
WAC	6.15%	0.00%
Total Mortgage-Derivative Securities - Book Value	$31,335	$78,884

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	$24,328	$175,547	$234,763	$61,621	$27,747
WARM	152 mo	264 mo	314 mo	308 mo	253 mo
Weighted Average Servicing Fee	27 bp	28 bp	30 bp	32 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,468 loans				
FHA/VA	293 loans				
Subserviced by Others	193 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$325,468	$85,715	Total # of Adjustable-Rate Loans Serviced	1,621 loans
WARM (in months)	320 mo	345 mo	Number of These Subserviced by Others	17 loans
Weighted Average Servicing Fee	33 bp	80 bp		

Total Balances of Mortgage Loans Serviced for Others	**$935,188**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$26,185		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,871		
Zero-Coupon Securities	$5,705	4.27%	1 mo
Government & Agency Securities	$9,211	4.62%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$31,792	4.14%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$17,470	5.62%	59 mo
Memo: Complex Securities (from supplemental reporting)	$13,098		
Total Cash, Deposits, and Securities	**$105,332**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$18,847
Accrued Interest Receivable	$5,294
Advances for Taxes and Insurance	$460
Less: Unamortized Yield Adjustments	$-3,507
Valuation Allowances	$7,275
Unrealized Gains (Losses)	$-4,098

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$929
Accrued Interest Receivable	$828
Less: Unamortized Yield Adjustments	$394
Valuation Allowances	$3,347
Unrealized Gains (Losses)	$-29

OTHER ITEMS

Real Estate Held for Investment	$115
Repossessed Assets	$2,623
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,874
Office Premises and Equipment	$8,339
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-168
Less: Unamortized Yield Adjustments	$-27
Valuation Allowances	$10
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,624
Miscellaneous I	$43,557
Miscellaneous II	$25,702

TOTAL ASSETS	**$1,329,448**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2,421
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$132
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,605
Mortgage-Related Mututal Funds	$266
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47,632
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$63,135
Weighted Average Servicing Fee	18 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10,523

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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	$101,721	$10,467	$3,021	$920
WAC	4.95%	4.83%	3.97%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$126,162	$23,656	$7,130	$1,774
WAC	4.91%	4.94%	4.12%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$15,874	$14,922	$368
WAC		4.81%	4.36%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$17,056	$793
WAC			5.18%	
WARM			77 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$320,008**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$48,773	$8,668	$18,061
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$159,744	$40,762	$27,806
Penalty in Months of Forgone Interest	2.88 mo	6.27 mo	9.00 mo
Balances in New Accounts	$35,634	$2,799	$1,236

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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%	$3,386	$289	$9	1.39%
3.00 to 3.99%	$6,807	$8,987	$4,720	3.67%
4.00 to 4.99%	$57,948	$50,442	$21,384	4.57%
5.00 to 5.99%	$14,911	$13,561	$15,164	5.32%
6.00 to 6.99%	$46	$916	$2,144	6.66%
7.00 to 7.99%	$2	$119	$147	7.38%
8.00 to 8.99%	$0	$196	$19	8.12%
9.00 and Above	$0	$65	$26	9.93%
WARM	1 mo	19 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$201,290**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$228,054
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	$65,443	1.82%	$2,300
Money Market Deposit Accounts (MMDAs)	$218,375	3.50%	$21,288
Passbook Accounts	$68,316	2.22%	$3,267
Non-Interest-Bearing Non-Maturity Deposits	$57,543		$2,168
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,491	0.16%	
Escrow for Mortgages Serviced for Others	$4,156	0.08%	
Other Escrows	$1,743	0.35%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$417,067		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-56		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3,947		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$29,717		
Miscellaneous II	$2,899		
TOTAL LIABILITIES	**$1,202,927**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4,923
EQUITY CAPITAL	$121,568
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,329,418**

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		$209
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	$3,835
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	34	$1,801
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	22	$2,398
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	62	$3,461
1014	Opt commitment to orig 25- or 30-year FRMs	63	$23,123
1016	Opt commitment to orig "other" Mortgages	54	$7,499
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$13
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$19
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$27
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	12	$1,840
2016	Commit/purchase "other" Mortgage loans, svc retained		$32
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$806
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	6	$192
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$17
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	20	$69
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	28	$829
2036	Commit/sell "other" Mortgage loans, svc retained		$131
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$802
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$740
2054	Commit/purchase 25- to 30-year FRM MBS	9	$37,284
2056	Commit/purchase "other" MBS		$12
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$90
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	14	$2,335
2074	Commit/sell 25- or 30-yr FRM MBS	14	$59,996
2076	Commit/sell "other" MBS		$714

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2084	Commit/sell low-risk fixed-rate mtg derivative product		$92
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$77
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$857
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$455
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,534
2116	Commit/purchase "other" Mortgage loans, svc released		$214
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$4,280
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$36
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,024
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$132
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$4,863
2136	Commit/sell "other" Mortgage loans, svc released	9	$3,054
2202	Firm commitment to originate 1-month COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$145
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$175
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$110
2214	Firm commit/originate 25- or 30-year FRM loans	17	$363
2216	Firm commit/originate "other" Mortgage loans	14	$870
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$122
3028	Option to sell 3- or 5-year Treasury ARMs		$17
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs	6	$1,549
3036	Option to sell "other" Mortgages		$2
3054	Short option to purchase 25- or 30-yr FRMs		$200

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AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$4
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$6
3074	Short option to sell 25- or 30-yr FRMs		$268
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	25	$459
4006	Commit/purchase "other" liabilities		$1,750
4022	Commit/sell non-Mortgage financial assets		$1,267
5002	IR swap: pay fixed, receive 1-month LIBOR		$3,918
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$26,737
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	8	$19,463
5026	IR swap: pay 3-month LIBOR, receive fixed	10	$32,507
5104	IR swaption: pay fixed, receive 3-month LIBOR		$817
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$600
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$88
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$88
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6002	Interest rate Cap based on 1-month LIBOR		$1,985
6004	Interest rate Cap based on 3-month LIBOR		$2,475
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,400
8010	Long futures contract on 10-year Treasury note		$22
8036	Short futures contract on 2-year Treasury note		$1,728
8038	Short futures contract on 5-year Treasury note		$751
8040	Short futures contract on 10-year Treasury note		$452

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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
8042	Short futures contract on Treasury bond		$1
8046	Short futures contract on 3-month Eurodollar		$29,564
9010	Long call option on 10-year T-note futures contract		$3,130
9012	Long call option on Treasury bond futures contract		$4
9032	Long put option on 5-year T-note futures contract		$1,000
9036	Long put option on T-bond futures contract		$7
9058	Short call option on 10-year T-note futures contract		$18
9082	Short put option on 10-year T-note futures contract		$20
9502	Fixed-rate construction loans in process	35	$2,558
9512	Adjustable-rate construction loans in process	35	$7,070

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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		$161
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$548
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$878
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$407
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,285
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$622
120	Other investment securities, fixed-coupon securities		$72
122	Other investment securities, floating-rate securities		$57
125	Multi/nonres mtg loans; fixed-rate, Balloon		$137
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$223
130	Construction and land loans (adj-rate)		$150
140	Second Mortgages (adj-rate)		$144
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$7,138
185	Consumer loans; credit cards		$6,098
187	Consumer loans; recreational vehicles		$2,148
189	Consumer loans; other		$527
200	Variable-rate, fixed-maturity CDs	38	$4,300
220	Variable-rate FHLB advances	19	$82,395
299	Other variable-rate	27	$62,782
300	Govt. & agency securities, fixed-coupon securities		$0

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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	52	$13,098	$13,919	$13,565	$13,188	$12,679	$12,150	$11,617
123 - Mortgage Derivatives - M/V estimate	70	$110,589	$112,294	$110,870	$108,310	$104,869	$101,014	$97,180
129 - Mortgage-Related Mutual Funds - M/V estimate		$114	$117	$116	$114	$111	$107	$104
280 - FHLB putable advance-M/V estimate	25	$21,424	$24,210	$23,070	$22,149	$21,523	$21,119	$20,854
281 - FHLB convertible advance-M/V estimate	22	$9,778	$10,769	$10,378	$10,075	$9,857	$9,712	$9,612
282 - FHLB callable advance-M/V estimate	8	$5,534	$6,170	$5,962	$5,783	$5,629	$5,511	$5,438
283 - FHLB periodic floor floating rate advance-M/V Estimates		$100	$81	$89	$100	$97	$96	$97
289 - Other FHLB structured advances - M/V estimate	7	$20,778	$22,802	$22,179	$21,579	$20,997	$20,423	$19,826
290 - Other structured borrowings - M/V estimate	19	$20,962	$23,198	$22,265	$21,532	$20,954	$20,528	$20,205
500 - Other OBS Positions w/o contract code or exceeds 16 positions	15	$158,685	$2,603	$1,589	$1,059	$1,087	$1,570	$2,223