Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 189** | **March 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	14,163	-2,298	-14 %	11.11 %	-142 bp
+200 bp	15,054	-1,407	-9 %	11.68 %	-85 bp
+100 bp	15,851	-610	-4 %	12.17 %	-35 bp
0 bp	16,461			12.52 %	
-100 bp	16,710	249	+2 %	12.63 %	+11 bp
-200 bp	16,639	178	+1 %	12.51 %	-1 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	12.52 %	12.42 %	12.15 %
Post-shock NPV Ratio	11.68 %	11.76 %	11.48 %
Sensitivity Measure: Decline in NPV Ratio	85 bp	65 bp	67 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.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest — **Reporting Dockets: 189**
All Reporting CMR — **March 2007**
Report Prepared: 6/19/2007 1:58:06 PM — **Amounts in Millions** — **Data as of: 6/19/2007**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	7,525	7,425	7,245	6,977	6,664	6,337	7,188	100.80	3.09
30-Year Mortgage Securities	2,533	2,488	2,431	2,361	2,280	2,191	2,375	102.34	2.61
15-Year Mortgages and MBS	7,878	7,707	7,487	7,239	6,983	6,729	7,483	100.05	3.13
Balloon Mortgages and MBS	2,295	2,256	2,214	2,166	2,112	2,055	2,223	99.57	2.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	885	880	875	870	863	855	866	101.10	0.60
7 Month to 2 Year Reset Frequency	9,630	9,551	9,475	9,376	9,241	9,055	9,437	100.40	0.92
2+ to 5 Year Reset Frequency	5,414	5,344	5,264	5,139	4,964	4,756	5,270	99.90	1.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,418	1,407	1,393	1,375	1,351	1,324	1,360	102.48	1.14
2 Month to 5 Year Reset Frequency	1,965	1,930	1,889	1,844	1,793	1,738	1,977	95.56	2.28
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,307	2,295	2,284	2,273	2,262	2,250	2,287	99.91	0.48
Adjustable-Rate, Fully Amortizing	3,492	3,466	3,440	3,415	3,388	3,360	3,456	99.55	0.74
Fixed-Rate, Balloon	3,983	3,847	3,718	3,594	3,477	3,365	3,675	101.15	3.40
Fixed-Rate, Fully Amortizing	2,278	2,203	2,133	2,066	2,004	1,945	2,088	102.13	3.20
Construction and Land Loans									
Adjustable-Rate	8,348	8,311	8,275	8,239	8,204	8,169	8,289	99.83	0.44
Fixed-Rate	2,213	2,164	2,117	2,072	2,030	1,989	2,140	98.89	2.16
Second-Mortgage Loans and Securities									
Adjustable-Rate	8,370	8,346	8,322	8,298	8,275	8,252	8,323	99.98	0.29
Fixed-Rate	9,244	9,029	8,825	8,630	8,444	8,266	8,785	100.46	2.26
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	616	605	594	582	568	553	594	100.00	1.92
Accrued Interest Receivable	515	515	515	515	515	515	515	100.00	0.00
Advance for Taxes/Insurance	28	28	28	28	28	28	28	100.00	0.00
Float on Escrows on Owned Mortgages	15	25	37	49	60	70			-32.72
LESS: Value of Servicing on Mortgages Serviced by Others	-14	-13	-14	-15	-15	-15			-4.17
TOTAL MORTGAGE LOANS AND SECURITIES	**80,963**	**79,834**	**78,576**	**77,122**	**75,521**	**73,814**	**78,359**	**100.28**	**1.73**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,770	5,758	5,747	5,735	5,724	5,713	5,752	99.91	0.20
Fixed-Rate	2,020	1,968	1,918	1,869	1,823	1,778	1,948	98.45	2.57
Consumer Loans									
Adjustable-Rate	7,372	7,359	7,345	7,332	7,319	7,306	7,156	102.64	0.18
Fixed-Rate	8,906	8,754	8,607	8,464	8,327	8,193	8,744	98.43	1.68
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-211	-209	-207	-205	-203	-201	-207	0.00	1.04
Accrued Interest Receivable	129	129	129	129	129	129	129	100.00	0.00
TOTAL NONMORTGAGE LOANS	**23,986**	**23,758**	**23,538**	**23,325**	**23,118**	**22,918**	**23,522**	**100.07**	**0.92**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,704	2,704	2,704	2,704	2,704	2,704	2,704	100.00	0.00
Equities and All Mutual Funds	302	296	290	283	275	268	290	99.95	2.33
Zero-Coupon Securities	225	217	211	205	200	195	205	102.91	2.99
Government and Agency Securities	5,545	5,510	5,476	5,444	5,412	5,381	5,473	100.05	0.61
Term Fed Funds, Term Repos	2,820	2,817	2,814	2,811	2,808	2,805	2,814	99.98	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	586	570	556	543	531	519	557	99.93	2.46
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,266	6,236	6,170	6,066	5,949	5,788	6,218	99.22	1.37
Structured Securities (Complex)	2,296	2,275	2,254	2,197	2,134	2,068	2,266	99.46	1.73
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,744**	**20,625**	**20,473**	**20,252**	**20,012**	**19,727**	**20,526**	**99.74**	**0.91**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	122	122	122	122	122	122	122	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	36	34	32	30	28	25	32	100.00	6.80
Office Premises and Equipment	1,404	1,404	1,404	1,404	1,404	1,404	1,404	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,622**	**1,620**	**1,618**	**1,616**	**1,614**	**1,611**	**1,618**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	254	314	386	437	465	474			-15.83
Adjustable-Rate Servicing	23	23	24	27	28	28			-8.05
Float on Mortgages Serviced for Others	169	213	264	311	351	381			-18.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**446**	**550**	**674**	**775**	**844**	**883**			**-16.66**
OTHER ASSETS									
Purchased and Excess Servicing							538		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,467	2,467	2,467	2,467	2,467	2,467	2,467	100.00	0.00
Miscellaneous II							536		
Deposit Intangibles									
Retail CD Intangible	69	76	84	92	101	111			-9.53
Transaction Account Intangible	783	1,038	1,286	1,505	1,710	1,903			-18.19
MMDA Intangible	1,235	1,465	1,661	1,866	2,116	2,473			-12.09
Passbook Account Intangible	435	560	645	720	805	916			-12.36
Non-Interest-Bearing Account Intangible	226	331	431	527	617	704			-22.67
TOTAL OTHER ASSETS	**5,216**	**5,937**	**6,575**	**7,178**	**7,817**	**8,575**	**3,541**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							220		
TOTAL ASSETS	**132,977**	**132,325**	**131,454**	**130,267**	**128,926**	**127,528**	**127,785**	**103/100*** **	**0.78/1.29*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	29,642	29,545	29,450	29,357	29,267	29,181	29,484	99.88	0.32
Fixed-Rate Maturing in 13 Months or More	10,380	10,116	9,863	9,622	9,392	9,179	9,830	100.34	2.50
Variable-Rate	813	811	809	808	806	804	806	100.42	0.21
Demand									
Transaction Accounts	10,779	10,779	10,779	10,779	10,779	10,779	10,779	100/88*	0.00/2.47*
MMDAs	26,643	26,643	26,643	26,643	26,643	26,643	26,643	100/94*	0.00/0.80*
Passbook Accounts	5,774	5,774	5,774	5,774	5,774	5,774	5,774	100/89*	0.00/1.56*
Non-Interest-Bearing Accounts	4,582	4,582	4,582	4,582	4,582	4,582	4,582	100/91*	0.00/2.36*
TOTAL DEPOSITS	**88,612**	**88,250**	**87,900**	**87,565**	**87,243**	**86,943**	**87,897**	**100/95***	**0.39/1.15***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	16,876	16,804	16,734	16,664	16,596	16,529	16,782	99.71	0.42
Fixed-Rate Maturing in 37 Months or More	1,699	1,622	1,551	1,484	1,421	1,361	1,552	99.95	4.47
Variable-Rate	750	750	750	749	749	749	749	100.05	0.02
TOTAL BORROWINGS	**19,324**	**19,176**	**19,034**	**18,897**	**18,766**	**18,639**	**19,082**	**99.75**	**0.73**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	640	640	640	640	640	640	640	100.00	0.00
Other Escrow Accounts	60	58	56	55	53	52	64	87.64	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,705	1,705	1,705	1,705	1,705	1,705	1,705	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	44		
TOTAL OTHER LIABILITIES	**2,405**	**2,403**	**2,401**	**2,400**	**2,398**	**2,397**	**2,453**	**97.89**	**0.07**
Other Liabilities not Included Above									
Self-Valued	5,944	5,782	5,685	5,588	5,494	5,405	5,725	99.30	1.71
Unamortized Yield Adjustments							-1		
TOTAL LIABILITIES	**116,285**	**115,611**	**115,020**	**114,450**	**113,901**	**113,384**	**115,157**	**100/96****	**0.50/1.09****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	36	26	-5	-56	-113	-171			
ARMs	2	1	0	-1	-2	-3			
Other Mortgages	31	16	0	-20	-45	-72			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	28	19	4	-16	-38	-62			
Sell Mortgages and MBS	-55	-36	10	77	152	230			
Purchase Non-Mortgage Items	14	10	0	-9	-17	-24			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-8	-4	0	4	7	11			
Pay Floating, Receive Fixed Swaps	16	-5	-26	-46	-65	-83			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	3	7	12			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	1	0	0	1	1	1			
Construction LIP	17	8	-1	-10	-19	-27			
Self-Valued	-132	-38	45	108	160	207			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-53**	**-4**	**27**	**34**	**29**	**18**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	132,977	132,325	131,454	130,267	128,926	127,528	127,785	103/100***	0.78/1.29***
MINUS TOTAL LIABILITIES	116,285	115,611	115,020	114,450	113,901	113,384	115,157	100/96**	0.50/1.09**
PLUS OFF-BALANCE-SHEET POSITIONS	-53	-4	27	34	29	18			
TOTAL NET PORTFOLIO VALUE #	16,639	16,710	16,461	15,851	15,054	14,163	12,628	130.35	2.61

* 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

Area: Midwest
All Reporting CMR
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Amounts in Millions

Reporting Dockets: 189
March 2007
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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	$29	$2,008	$3,154	$791	$1,206
WARM	305 mo	325 mo	337 mo	306 mo	235 mo
WAC	4.65%	5.65%	6.30%	7.31%	8.76%
Amount of these that is FHA or VA Guaranteed	$1	$26	$227	$185	$857
Securities Backed by Conventional Mortgages	$264	$362	$216	$34	$7
WARM	296 mo	313 mo	301 mo	183 mo	160 mo
Weighted Average Pass-Through Rate	4.35%	5.37%	6.11%	7.25%	8.37%
Securities Backed by FHA or VA Mortgages	$2	$67	$155	$431	$838
WARM	218 mo	301 mo	285 mo	254 mo	170 mo
Weighted Average Pass-Through Rate	4.50%	5.44%	6.34%	7.39%	9.02%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$726	$2,408	$1,287	$644	$622
WAC	4.72%	5.41%	6.39%	7.34%	8.89%
Mortgage Securities	$853	$775	$150	$16	$2
Weighted Average Pass-Through Rate	4.34%	5.20%	6.08%	7.16%	8.83%
WARM (of 15-Year Loans and Securities)	116 mo	134 mo	131 mo	103 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$88	$558	$680	$322	$193
WAC	4.42%	5.53%	6.40%	7.39%	8.59%
Mortgage Securities	$262	$114	$5	$1	$0
Weighted Average Pass-Through Rate	4.09%	5.06%	6.01%	7.32%	9.68%
WARM (of Balloon Loans and Securities)	44 mo	68 mo	90 mo	73 mo	55 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$19,270**

AGGREGATE SCHEDULE CMR REPORT

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	$5	$86	$38	$5	$54
WAC	8.96%	6.02%	6.54%	1.81%	5.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$860	$9,352	$5,232	$1,355	$1,923
Weighted Average Margin	178 bp	253 bp	265 bp	248 bp	245 bp
WAC	6.84%	5.50%	5.69%	7.21%	5.76%
WARM	183 mo	295 mo	317 mo	279 mo	278 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	38 mo	3 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,909**

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	$88	$94	$40	$318	$20
Weighted Average Distance from Lifetime Cap	139 bp	130 bp	46 bp	160 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$41	$942	$185	$445	$320
Weighted Average Distance from Lifetime Cap	326 bp	350 bp	374 bp	255 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$370	$7,993	$4,787	$479	$1,582
Weighted Average Distance from Lifetime Cap	913 bp	587 bp	581 bp	657 bp	603 bp
Balances Without Lifetime Cap	$367	$409	$257	$118	$55
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$305	$9,086	$5,072	$20	$1,743
Weighted Average Periodic Rate Cap	188 bp	186 bp	222 bp	195 bp	183 bp
Balances Subject to Periodic Rate Floors	$146	$7,864	$4,426	$30	$1,369
MBS Included in ARM Balances	$156	$3,776	$932	$476	$107

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,287	$3,456
WARM	50 mo	128 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	218 bp	343 bp
Reset Frequency	12 mo	17 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$82	$170
Wghted Average Distance to Lifetime Cap	47 bp	70 bp
Fixed-Rate:		
Balances	$3,675	$2,088
WARM	51 mo	86 mo
Remaining Term to Full Amortization	264 mo	
WAC	6.68%	6.89%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,289	$2,140
WARM	18 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	106 bp	7.30%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,323	$8,785
WARM	209 mo	162 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	19 bp	7.32%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,752	$1,948
WARM	20 mo	37 mo
Margin in Column 1; WAC in Column 2	143 bp	7.50%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,156	$8,744
WARM	63 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	306 bp	6.81%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$90	$3,729
Fixed Rate		
Remaining WAL <= 5 Years	$53	$2,073
Remaining WAL 5-10 Years	$150	$59
Remaining WAL Over 10 Years	$28	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$31
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$330	$5,893

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$2,763	$18,235	$15,343	$4,023	$5,675
WARM	165 mo	253 mo	287 mo	256 mo	187 mo
Weighted Average Servicing Fee	27 bp	28 bp	31 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	303 loans				
FHA/VA	255 loans				
Subserviced by Others	69 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,110	$1,803	Total # of Adjustable-Rate Loans Serviced	25 loans
WARM (in months)	295 mo	153 mo	Number of These Subserviced by Others	5 loans
Weighted Average Servicing Fee	39 bp	26 bp		

Total Balances of Mortgage Loans Serviced for Others	**$50,953**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,704		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$290		
Zero-Coupon Securities	$205	4.65%	31 mo
Government & Agency Securities	$5,473	4.83%	8 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,814	5.13%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$557	5.89%	37 mo
Memo: Complex Securities (from supplemental reporting)	$2,266		
Total Cash, Deposits, and Securities	**$14,300**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,004
Accrued Interest Receivable	$515
Advances for Taxes and Insurance	$28
Less: Unamortized Yield Adjustments	$-172
Valuation Allowances	$409
Unrealized Gains (Losses)	$26

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$81
Accrued Interest Receivable	$129
Less: Unamortized Yield Adjustments	$-26
Valuation Allowances	$288
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$59
Repossessed Assets	$122
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$32
Office Premises and Equipment	$1,404
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-2
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$538
Miscellaneous I	$2,467
Miscellaneous II	$536
TOTAL ASSETS	**$127,784**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$768
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$18
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$72
Mortgage-Related Mututal Funds	$217
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$660
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$5,048
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,238

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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	$7,388	$2,189	$641	$37
WAC	4.96%	4.25%	4.71%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,728	$5,355	$1,183	$98
WAC	5.06%	4.65%	4.10%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,076	$2,892	$44
WAC		4.82%	4.16%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$2,863	$24
WAC			4.99%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$39,314**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,474	$995	$846
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,760	$10,346	$6,845
Penalty in Months of Forgone Interest	3.35 mo	5.96 mo	5.98 mo
Balances in New Accounts	$2,324	$631	$301

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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%	$99	$105	$8	2.69%
3.00 to 3.99%	$350	$1,831	$110	3.67%
4.00 to 4.99%	$120	$1,545	$523	4.42%
5.00 to 5.99%	$11,504	$827	$563	5.27%
6.00 to 6.99%	$1	$373	$332	6.39%
7.00 to 7.99%	$2	$9	$14	7.18%
8.00 to 8.99%	$3	$0	$1	8.26%
9.00 and Above	$0	$14	$1	9.43%
WARM	1 mo	16 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$18,333**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,281
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,779	0.70%	$252
Money Market Deposit Accounts (MMDAs)	$26,643	4.35%	$1,739
Passbook Accounts	$5,774	2.18%	$371
Non-Interest-Bearing Non-Maturity Deposits	$4,582		$103
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$200	0.10%	
Escrow for Mortgages Serviced for Others	$440	0.42%	
Other Escrows	$64	0.89%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,482		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,705		
Miscellaneous II	$44		
TOTAL LIABILITIES	**$115,157**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$368
EQUITY CAPITAL	$12,263
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$127,788**

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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		$23
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$54
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$43
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$16
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	59	$138
1014	Opt commitment to orig 25- or 30-year FRMs	56	$1,335
1016	Opt commitment to orig "other" Mortgages	59	$1,233
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		$8
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$67
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$13
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$25
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$483
2036	Commit/sell "other" Mortgage loans, svc retained		$13
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$0
2074	Commit/sell 25- or 30-yr FRM MBS		$55
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5
2122	Commit/sell 1-mo COFI ARM loans, svc released		$13
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$53
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$63
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$69
2134	Commit/sell 25- or 30-yr FRM loans, svc released	36	$854

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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
2136	Commit/sell "other" Mortgage loans, svc released	7	$44
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$98
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$11
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$71
2214	Firm commit/originate 25- or 30-year FRM loans	17	$207
2216	Firm commit/originate "other" Mortgage loans	14	$168
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$25
3032	Option to sell 10-, 15-, or 20-year FRMs		$15
3034	Option to sell 25- or 30-year FRMs	7	$87
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$11
4002	Commit/purchase non-Mortgage financial assets	21	$191
4022	Commit/sell non-Mortgage financial assets		$0
5002	IR swap: pay fixed, receive 1-month LIBOR		$200
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$3
9502	Fixed-rate construction loans in process	82	$533
9512	Adjustable-rate construction loans in process	47	$465

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$35
130	Construction and land loans (adj-rate)		$1
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases		$5,641
184	Consumer loans; mobile home loans		$41
185	Consumer loans; credit cards		$5,186
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	59	$806
220	Variable-rate FHLB advances	14	$324
299	Other variable-rate	20	$425
300	Govt. & agency securities, fixed-coupon securities		$32
302	Govt. & agency securities, floating-rate 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	87	$2,266	$2,296	$2,275	$2,254	$2,197	$2,134	$2,068
123 - Mortgage Derivatives - M/V estimate	72	$6,218	$6,266	$6,236	$6,170	$6,066	$5,949	$5,788
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$68	$69	$69	$68	$67	$66	$64
280 - FHLB putable advance-M/V estimate	19	$1,213	$1,309	$1,229	$1,210	$1,200	$1,193	$1,186
281 - FHLB convertible advance-M/V estimate	29	$1,345	$1,438	$1,383	$1,348	$1,330	$1,321	$1,317
282 - FHLB callable advance-M/V estimate	9	$62	$66	$64	$63	$62	$61	$61
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$2	$2	$2
289 - Other FHLB structured advances - M/V estimate	13	$1,177	$1,185	$1,173	$1,161	$1,150	$1,139	$1,128
290 - Other structured borrowings - M/V estimate	7	$1,927	$1,943	$1,930	$1,902	$1,845	$1,777	$1,710
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3,581	$-132	$-38	$45	$108	$160	$207