Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 435** **March 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	14,745	-4,798	-25 %	11.04 %	-286 bp
+200 bp	16,446	-3,098	-16 %	12.10 %	-180 bp
+100 bp	18,068	-1,476	-8 %	13.06 %	-84 bp
0 bp	19,544			13.90 %	
-100 bp	20,539	995	+5 %	14.42 %	+52 bp
-200 bp	20,641	1,098	+6 %	14.38 %	+48 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	13.90 %	13.83 %	14.31 %
Post-shock NPV Ratio	12.10 %	12.21 %	12.77 %
Sensitivity Measure: Decline in NPV Ratio	180 bp	162 bp	154 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR
Report Prepared: 06/20/2006 10:56:03 AM

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March 2006
Data as of: 06/18/2006

Amounts in Millions

	-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	11,924	11,796	11,350	10,772	10,189	9,639	11,522	98.50	4.51
30-Year Mortgage Securities	1,623	1,587	1,517	1,439	1,363	1,292	1,572	96.52	4.89
15-Year Mortgages and MBS	18,739	18,300	17,677	16,987	16,293	15,618	17,962	98.41	3.71
Balloon Mortgages and MBS	5,654	5,564	5,448	5,307	5,144	4,965	5,513	98.83	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,492	1,489	1,485	1,479	1,469	1,456	1,482	100.23	0.36
7 Month to 2 Year Reset Frequency	8,477	8,405	8,297	8,147	7,961	7,743	8,371	99.12	1.55
2+ to 5 Year Reset Frequency	9,769	9,588	9,361	9,098	8,810	8,503	9,502	98.52	2.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	347	344	341	336	330	322	336	101.50	1.15
2 Month to 5 Year Reset Frequency	1,718	1,695	1,668	1,634	1,593	1,547	1,685	99.00	1.82
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,448	3,413	3,380	3,346	3,312	3,278	3,418	98.88	1.00
Adjustable-Rate, Fully Amortizing	9,979	9,881	9,785	9,688	9,589	9,492	9,899	98.85	0.99
Fixed-Rate, Balloon	4,184	4,050	3,922	3,800	3,683	3,572	3,882	101.03	3.19
Fixed-Rate, Fully Amortizing	5,312	5,092	4,888	4,700	4,524	4,361	4,826	101.29	4.01
Construction and Land Loans									
Adjustable-Rate	6,410	6,398	6,387	6,376	6,366	6,356	6,390	99.96	0.17
Fixed-Rate	3,713	3,651	3,592	3,534	3,479	3,426	3,633	98.87	1.63
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,822	4,816	4,810	4,804	4,799	4,795	4,793	100.35	0.12
Fixed-Rate	3,094	3,032	2,972	2,915	2,860	2,807	3,030	98.12	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-9	-9	-8	-8	-7	-7	-8	0.00	9.00
Accrued Interest Receivable	436	436	436	436	436	436	436	100.00	0.00
Advance for Taxes/Insurance	14	14	14	14	14	14	14	100.00	0.00
Float on Escrows on Owned Mortgages	31	56	79	98	115	129			-26.87
LESS: Value of Servicing on Mortgages Serviced by Others	0	3	6	7	8	8			-42.00
TOTAL MORTGAGE LOANS AND SECURITIES	**101,176**	**99,595**	**97,395**	**94,895**	**92,313**	**89,736**	**98,254**	**99.12**	**2.41**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,012	3,005	2,998	2,992	2,986	2,981	3,003	99.84	0.22
Fixed-Rate	2,411	2,335	2,264	2,195	2,129	2,067	2,325	97.34	3.10
Consumer Loans									
Adjustable-Rate	690	689	688	687	686	685	672	102.30	0.17
Fixed-Rate	4,023	3,960	3,900	3,841	3,784	3,729	3,962	98.41	1.53
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-121	-120	-118	-116	-115	-113	-118	0.00	1.43
Accrued Interest Receivable	98	98	98	98	98	98	98	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,113**	**9,968**	**9,829**	**9,696**	**9,568**	**9,445**	**9,943**	**98.85**	**1.38**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,928	3,928	3,928	3,928	3,928	3,928	3,928	100.00	0.00
Equities and All Mutual Funds	1,615	1,583	1,545	1,504	1,459	1,410	1,547	99.88	2.56
Zero-Coupon Securities	252	247	242	238	234	231	236	102.36	1.83
Government and Agency Securities	3,665	3,601	3,541	3,483	3,428	3,375	3,597	98.45	1.67
Term Fed Funds, Term Repos	3,444	3,435	3,426	3,417	3,408	3,400	3,433	99.79	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,329	1,276	1,227	1,182	1,139	1,100	1,232	99.60	3.84
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,134	3,107	3,036	2,934	2,832	2,715	3,068	98.95	2.85
Structured Securities (Complex)	5,722	5,653	5,530	5,338	5,148	4,961	5,642	98.01	2.85
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.16
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,088**	**22,830**	**22,474**	**22,024**	**21,577**	**21,118**	**22,682**	**99.08**	**1.79**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	125	125	125	125	125	125	125	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	47	47	45	42	38	33	45	100.00	5.44
Office Premises and Equipment	2,226	2,226	2,226	2,226	2,226	2,226	2,226	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,457**	**2,457**	**2,455**	**2,452**	**2,448**	**2,443**	**2,455**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	85	117	131	134	133	130			-6.76
Adjustable-Rate Servicing	8	8	8	8	8	9			-3.40
Float on Mortgages Serviced for Others	67	87	101	111	119	125			-12.10
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**159**	**211**	**241**	**254**	**260**	**264**			**-8.89**
OTHER ASSETS									
Purchased and Excess Servicing							207		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,323	3,323	3,323	3,323	3,323	3,323	3,323	100.00	0.00
Miscellaneous II							740		
Deposit Intangibles									
Retail CD Intangible	115	128	139	151	161	171			-8.40
Transaction Account Intangible	844	1,114	1,340	1,549	1,757	1,955			-16.25
MMDA Intangible	673	796	932	1,091	1,254	1,411			-15.78
Passbook Account Intangible	1,197	1,493	1,755	2,027	2,304	2,568			-15.22
Non-Interest-Bearing Account Intangible	382	543	695	840	978	1,109			-21.37
TOTAL OTHER ASSETS	**6,534**	**7,396**	**8,185**	**8,981**	**9,777**	**10,537**	**4,269**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-257		
TOTAL ASSETS	**143,528**	**142,458**	**140,579**	**138,302**	**135,942**	**133,544**	**137,348**	**102/99*** **	**1.48/2.12*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	37,714	37,540	37,368	37,198	37,031	36,864	37,556	99.50	0.46
Fixed-Rate Maturing in 13 Months or More	18,724	18,288	17,868	17,461	17,068	16,688	18,284	97.72	2.32
Variable-Rate	997	995	994	993	991	990	988	100.66	0.14
Demand									
Transaction Accounts	10,883	10,883	10,883	10,883	10,883	10,883	10,883	100/88*	0.00/2.28*
MMDAs	12,862	12,862	12,862	12,862	12,862	12,862	12,862	100/93*	0.00/1.23*
Passbook Accounts	14,430	14,430	14,430	14,430	14,430	14,430	14,430	100/88*	0.00/2.11*
Non-Interest-Bearing Accounts	7,161	7,161	7,161	7,161	7,161	7,161	7,161	100/90*	0.00/2.30*
TOTAL DEPOSITS	**102,771**	**102,160**	**101,566**	**100,988**	**100,426**	**99,877**	**102,164**	**99/95***	**0.58/1.43***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	8,750	8,668	8,587	8,508	8,431	8,355	8,687	98.85	0.93
Fixed-Rate Maturing in 37 Months or More	3,170	3,013	2,866	2,729	2,600	2,479	2,956	96.96	4.95
Variable-Rate	1,222	1,222	1,221	1,220	1,219	1,219	1,214	100.55	0.06
TOTAL BORROWINGS	**13,141**	**12,902**	**12,674**	**12,457**	**12,251**	**12,053**	**12,857**	**98.58**	**1.75**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	458	458	458	458	458	458	458	100.00	0.00
Other Escrow Accounts	128	124	121	118	114	111	133	91.10	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,478	1,478	1,478	1,478	1,478	1,478	1,478	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	171		
TOTAL OTHER LIABILITIES	**2,065**	**2,061**	**2,057**	**2,054**	**2,051**	**2,048**	**2,240**	**91.84**	**0.17**
Other Liabilities not Included Above									
Self-Valued	5,076	4,924	4,813	4,745	4,707	4,681	4,805	100.17	1.85
Unamortized Yield Adjustments							-1		
TOTAL LIABILITIES	**123,052**	**122,046**	**121,111**	**120,245**	**119,435**	**118,660**	**122,066**	**99/95****	**0.74/1.46****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	26	20	0	-34	-69	-103			
ARMs	11	9	5	0	-8	-18			
Other Mortgages	18	10	0	-14	-31	-50			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	45	31	2	-38	-82	-127			
Sell Mortgages and MBS	-28	-20	8	50	96	143			
Purchase Non-Mortgage Items	7	3	0	-3	-6	-9			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-3	2	7	11	15	19			
Pay Floating, Receive Fixed Swaps	2	-1	-4	-8	-11	-13			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	2	3	2	2			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-2	-1	0	1	2	3			
Options on Futures	0	0	0	0	1	1			
Construction LIP	27	8	-9	-27	-44	-61			
Self-Valued	61	64	67	69	72	75			
TOTAL OFF-BALANCE-SHEET POSITIONS	**165**	**128**	**76**	**11**	**-62**	**-139**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	143,528	142,458	140,579	138,302	135,942	133,544	137,348	102/99***	1.48/2.12***
MINUS TOTAL LIABILITIES	123,052	122,046	121,111	120,245	119,435	118,660	122,066	99/95**	0.74/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	165	128	76	11	-62	-139			
TOTAL NET PORTFOLIO VALUE #	20,641	20,539	19,544	18,068	16,446	14,745	15,282	127.89	6.32

* 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: Assets $100 Mil - $1 Bill
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Amounts in Millions

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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	$198	$5,690	$4,045	$1,082	$507
WARM	306 mo	330 mo	324 mo	287 mo	251 mo
WAC	4.59%	5.60%	6.32%	7.32%	8.99%
Amount of these that is FHA or VA Guaranteed	$1	$35	$50	$40	$48
Securities Backed by Conventional Mortgages	$493	$743	$143	$40	$13
WARM	314 mo	287 mo	267 mo	262 mo	169 mo
Weighted Average Pass-Through Rate	4.41%	5.17%	6.21%	7.20%	8.75%
Securities Backed by FHA or VA Mortgages	$35	$25	$54	$20	$7
WARM	287 mo	247 mo	271 mo	259 mo	194 mo
Weighted Average Pass-Through Rate	4.71%	5.26%	6.32%	7.13%	8.81%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,874	$7,089	$2,934	$1,242	$552
WAC	4.68%	5.40%	6.38%	7.34%	8.83%
Mortgage Securities	$1,832	$1,195	$197	$43	$3
Weighted Average Pass-Through Rate	4.32%	5.11%	6.15%	7.23%	8.34%
WARM (of 15-Year Loans and Securities)	128 mo	155 mo	138 mo	112 mo	94 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$469	$1,540	$1,020	$604	$562
WAC	4.59%	5.47%	6.38%	7.35%	10.78%
Mortgage Securities	$1,057	$237	$22	$1	$0
Weighted Average Pass-Through Rate	4.23%	5.14%	6.21%	7.26%	8.00%
WARM (of Balloon Loans and Securities)	62 mo	83 mo	73 mo	57 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,569**

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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	$41	$312	$171	$0	$135
WAC	3.43%	5.09%	5.50%	2.50%	4.97%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,441	$8,058	$9,331	$335	$1,550
Weighted Average Margin	167 bp	259 bp	266 bp	261 bp	236 bp
WAC	7.03%	5.55%	5.31%	6.25%	5.52%
WARM	161 mo	289 mo	317 mo	330 mo	265 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	5 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$21,375**

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	$47	$90	$95	$1	$4
Weighted Average Distance from Lifetime Cap	76 bp	151 bp	132 bp	135 bp	127 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$177	$913	$470	$182	$139
Weighted Average Distance from Lifetime Cap	335 bp	362 bp	359 bp	339 bp	376 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$841	$7,168	$8,646	$141	$1,455
Weighted Average Distance from Lifetime Cap	830 bp	587 bp	597 bp	663 bp	643 bp
Balances Without Lifetime Cap	$417	$199	$291	$11	$86
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$505	$7,516	$8,520	$17	$1,399
Weighted Average Periodic Rate Cap	222 bp	180 bp	223 bp	191 bp	162 bp
Balances Subject to Periodic Rate Floors	$384	$6,713	$7,306	$16	$945
MBS Included in ARM Balances	$240	$2,259	$1,558	$48	$110

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,418	$9,899
WARM	86 mo	197 mo
Remaining Term to Full Amortization	271 mo	
Rate Index Code	0	0
Margin	206 bp	263 bp
Reset Frequency	26 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$216	$473
Wghted Average Distance to Lifetime Cap	63 bp	101 bp
Fixed-Rate:		
Balances	$3,882	$4,826
WARM	48 mo	111 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.61%	6.83%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,390	$3,633
WARM	23 mo	23 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	132 bp	7.26%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,793	$3,030
WARM	129 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	69 bp	6.46%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,003	$2,325
WARM	42 mo	45 mo
Margin in Column 1; WAC in Column 2	108 bp	6.98%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$672	$3,962
WARM	58 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	319 bp	7.22%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$41	$571
Fixed Rate		
Remaining WAL <= 5 Years	$74	$1,930
Remaining WAL 5-10 Years	$144	$134
Remaining WAL Over 10 Years	$64	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$6	$40
CMO Residuals:		
Fixed Rate	$0	$36
Floating Rate	$0	$7
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$20	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$350	$2,718

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	$2,703	$10,551	$5,143	$935	$420
WARM	174 mo	249 mo	287 mo	232 mo	173 mo
Weighted Average Servicing Fee	28 bp	26 bp	27 bp	31 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	203 loans				
FHA/VA	18 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,140	$33	Total # of Adjustable-Rate Loans Serviced	9 loans
WARM (in months)	223 mo	266 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	33 bp	23 bp		

Total Balances of Mortgage Loans Serviced for Others	**$20,925**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,928		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,545		
Zero-Coupon Securities	$236	4.90%	19 mo
Government & Agency Securities	$3,597	3.66%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,433	4.44%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,232	5.00%	60 mo
Memo: Complex Securities (from supplemental reporting)	$5,642		

Total Cash, Deposits, and Securities	**$19,613**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$576
Accrued Interest Receivable	$436
Advances for Taxes and Insurance	$14
Less: Unamortized Yield Adjustments	$42
Valuation Allowances	$585
Unrealized Gains (Losses)	$-150

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$91
Accrued Interest Receivable	$98
Less: Unamortized Yield Adjustments	$-20
Valuation Allowances	$209
Unrealized Gains (Losses)	$-6

OTHER ITEMS	
Real Estate Held for Investment	$59
Repossessed Assets	$125
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$45
Office Premises and Equipment	$2,226
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-87
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$207
Miscellaneous I	$3,323
Miscellaneous II	$740
TOTAL ASSETS	**$137,346**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$16
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$79
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$611
Mortgage-Related Mututal Funds	$935
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,627
Weighted Average Servicing Fee	37 bp
Adjustable-Rate Mortgage Loans Serviced	$3,083
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$53

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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	$8,455	$3,047	$421	$121
WAC	3.60%	2.95%	4.81%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,067	$9,842	$1,724	$192
WAC	4.07%	3.55%	4.57%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,040	$5,266	$83
WAC		4.01%	4.11%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$4,978	$29
WAC			4.35%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$55,841**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,736	$1,087	$848
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,506	$18,185	$10,085
Penalty in Months of Forgone Interest	3.07 mo	5.50 mo	6.60 mo
Balances in New Accounts	$3,120	$1,349	$345

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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%	$503	$935	$26	2.61%
3.00 to 3.99%	$427	$2,106	$427	3.55%
4.00 to 4.99%	$1,798	$1,727	$1,675	4.61%
5.00 to 5.99%	$341	$649	$604	5.32%
6.00 to 6.99%	$32	$138	$157	6.37%
7.00 to 7.99%	$4	$25	$55	7.32%
8.00 to 8.99%	$0	$1	$10	8.28%
9.00 and Above	$0	$0	$2	10.60%
WARM	1 mo	18 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$11,643**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,007
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	$10,883	1.12%	$262
Money Market Deposit Accounts (MMDAs)	$12,862	2.58%	$737
Passbook Accounts	$14,430	1.33%	$339
Non-Interest-Bearing Non-Maturity Deposits	$7,161		$331
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$338	0.14%	
Escrow for Mortgages Serviced for Others	$120	0.10%	
Other Escrows	$133	2.22%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,927		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,478		
Miscellaneous II	$171		
TOTAL LIABILITIES	**$122,066**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4
EQUITY CAPITAL	$15,275
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$137,345**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	10	$33
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	13	$16
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	77	$279
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	80	$197
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	51	$58
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	161	$279
1014	Opt commitment to orig 25- or 30-year FRMs	166	$538
1016	Opt commitment to orig "other" Mortgages	139	$739
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$11
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$10
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		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	13	$28
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$8
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$20
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$6
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	28	$17
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	48	$154
2036	Commit/sell "other" Mortgage loans, svc retained	8	$14
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$17
2054	Commit/purchase 25- to 30-year FRM MBS		$0
2064	Commit/sell 6-mo or 1-yr COFI ARM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1
2074	Commit/sell 25- or 30-yr FRM MBS	6	$132
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
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	9	$132
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$81
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	26	$28
2134	Commit/sell 25- or 30-yr FRM loans, svc released	56	$380
2136	Commit/sell "other" Mortgage loans, svc released	7	$54
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$17
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	27	$114
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	26	$139
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	19	$69
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	69	$89
2214	Firm commit/originate 25- or 30-year FRM loans	65	$347
2216	Firm commit/originate "other" Mortgage loans	51	$260
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$29
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$21
3036	Option to sell "other" Mortgages		$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		$15

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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
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$46
4002	Commit/purchase non-Mortgage financial assets	37	$162
4022	Commit/sell non-Mortgage financial assets		$173
5002	IR swap: pay fixed, receive 1-month LIBOR		$24
5004	IR swap: pay fixed, receive 3-month LIBOR		$120
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$86
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
5044	IR swap: pay the prime rate, receive fixed		$10
8038	Short futures contract on 5-year Treasury note		$18
8040	Short futures contract on 10-year Treasury note		$5
9032	Long put option on 5-year T-note futures contract		$1
9034	Long put option on 10-year T-note futures contract		$3
9502	Fixed-rate construction loans in process	199	$1,214
9512	Adjustable-rate construction loans in process	142	$1,304

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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		$3
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$37
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$122
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$132
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$117
120	Other investment securities, fixed-coupon securities	8	$28
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$48
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	9	$100
130	Construction and land loans (adj-rate)		$118
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$16
180	Consumer loans; loans on deposits	6	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$192
184	Consumer loans; mobile home loans		$33
187	Consumer loans; recreational vehicles		$149
189	Consumer loans; other	6	$16
200	Variable-rate, fixed-maturity CDs	134	$988
220	Variable-rate FHLB advances	66	$827
299	Other variable-rate	29	$387
300	Govt. & agency securities, fixed-coupon securities	8	$90
302	Govt. & agency securities, floating-rate securities		$3

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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	249	$5,642	$5,722	$5,653	$5,530	$5,338	$5,148	$4,961
123 - Mortgage Derivatives - M/V estimate	167	$3,090	$3,134	$3,107	$3,036	$2,934	$2,832	$2,715
129 - Mortgage-Related Mutual Funds - M/V estimate	48	$546	$551	$549	$545	$539	$534	$528
280 - FHLB putable advance-M/V estimate	68	$1,608	$1,706	$1,651	$1,610	$1,587	$1,573	$1,563
281 - FHLB convertible advance-M/V estimate	82	$2,665	$2,820	$2,732	$2,669	$2,629	$2,607	$2,594
282 - FHLB callable advance-M/V estimate	17	$322	$332	$327	$323	$321	$321	$321
283 - FHLB periodic floor floating rate advance-M/V Estimates		$21	$20	$20	$21	$21	$21	$21
289 - Other FHLB structured advances - M/V estimate	11	$169	$175	$173	$170	$167	$165	$162
290 - Other structured borrowings - M/V estimate		$20	$22	$21	$21	$20	$20	$20
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$60	$61	$64	$67	$69	$72	$75