Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 75** **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	3,862	-1,721	-31 %	8.96 %	-324 bp
+200 bp	4,469	-1,113	-20 %	10.16 %	-204 bp
+100 bp	5,048	-534	-10 %	11.24 %	-95 bp
0 bp	5,583			12.19 %	
-100 bp	5,921	338	+6 %	12.75 %	+55 bp
-200 bp	5,901	318	+6 %	12.63 %	+43 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	12.19 %	12.06 %	12.79 %
Post-shock NPV Ratio	10.16 %	10.35 %	11.00 %
Sensitivity Measure: Decline in NPV Ratio	204 bp	171 bp	179 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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	-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	7,928	7,838	7,515	7,101	6,692	6,311	7,698	97.62	4.90
30-Year Mortgage Securities	105	103	100	95	90	85	101	98.22	4.39
15-Year Mortgages and MBS	4,255	4,154	4,007	3,846	3,684	3,528	4,077	98.28	3.84
Balloon Mortgages and MBS	1,282	1,262	1,235	1,200	1,159	1,115	1,254	98.43	2.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	98	97	97	97	97	96	97	100.70	0.21
7 Month to 2 Year Reset Frequency	5,750	5,695	5,612	5,503	5,368	5,211	5,629	99.70	1.71
2+ to 5 Year Reset Frequency	6,312	6,201	6,063	5,899	5,717	5,520	6,076	99.78	2.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4	4	4	4	4	4	4	99.75	0.87
2 Month to 5 Year Reset Frequency	206	203	200	196	192	187	203	98.60	1.66
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	519	512	505	498	491	485	513	98.43	1.37
Adjustable-Rate, Fully Amortizing	1,864	1,847	1,832	1,816	1,801	1,786	1,848	99.11	0.85
Fixed-Rate, Balloon	501	477	455	435	415	397	457	99.58	4.69
Fixed-Rate, Fully Amortizing	705	673	644	616	591	568	642	100.28	4.41
Construction and Land Loans									
Adjustable-Rate	4,227	4,221	4,214	4,208	4,203	4,197	4,215	99.98	0.14
Fixed-Rate	781	769	758	747	736	726	776	97.67	1.48
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,604	3,601	3,598	3,595	3,592	3,591	3,584	100.37	0.08
Fixed-Rate	591	579	568	558	548	538	568	100.02	1.89
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	136	134	131	127	123	119	131	100.00	2.66
Accrued Interest Receivable	168	168	168	168	168	168	168	100.00	0.00
Advance for Taxes/Insurance	11	11	11	11	11	11	11	100.00	0.00
Float on Escrows on Owned Mortgages	14	24	34	42	48	55			-26.45
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-32.45
TOTAL MORTGAGE LOANS AND SECURITIES	**39,061**	**38,574**	**37,750**	**36,762**	**35,732**	**34,697**	**38,054**	**99.20**	**2.40**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	659	659	659	658	658	658	664	99.15	0.06
Fixed-Rate	335	322	310	299	288	277	321	96.59	3.80
Consumer Loans									
Adjustable-Rate	59	59	59	59	59	59	61	97.30	0.09
Fixed-Rate	537	529	521	513	505	498	516	100.95	1.55
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-15	-15	-15	-15	-15	-14	-15	0.00	1.36
Accrued Interest Receivable	14	14	14	14	14	14	14	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,589**	**1,568**	**1,547**	**1,527**	**1,509**	**1,491**	**1,560**	**99.15**	**1.30**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	573	573	573	573	573	573	573	100.00	0.00
Equities and All Mutual Funds	175	171	166	161	156	150	166	99.81	2.98
Zero-Coupon Securities	2	2	1	1	1	1	1	106.52	8.26
Government and Agency Securities	532	522	513	503	494	485	518	98.97	1.86
Term Fed Funds, Term Repos	729	728	727	726	725	724	727	99.94	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	318	306	295	285	276	267	289	102.31	3.58
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	535	521	518	491	475	460	527	98.30	2.87
Structured Securities (Complex)	612	604	592	575	557	540	597	99.13	2.47
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,476**	**3,427**	**3,385**	**3,315**	**3,257**	**3,201**	**3,399**	**99.60**	**1.65**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	62	62	62	62	62	62	62	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	11	11	11	10	9	8	11	100.00	5.44
Office Premises and Equipment	387	387	387	387	387	387	387	100.00	0.00
TOTAL REAL ASSETS, ETC.	**463**	**463**	**462**	**461**	**461**	**459**	**462**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	84	117	132	134	133	130			-6.39
Adjustable-Rate Servicing	24	25	25	26	27	27			-2.84
Float on Mortgages Serviced for Others	65	81	94	103	111	117			-11.52
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**173**	**224**	**252**	**264**	**270**	**273**			**-7.95**
OTHER ASSETS									
Purchased and Excess Servicing							146		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,111	1,111	1,111	1,111	1,111	1,111	1,111	100.00	0.00
Miscellaneous II							426		
Deposit Intangibles									
Retail CD Intangible	44	50	54	59	62	67			-8.40
Transaction Account Intangible	331	442	521	584	661	746			-13.66
MMDA Intangible	178	207	235	271	320	368			-13.59
Passbook Account Intangible	256	317	373	438	498	554			-16.24
Non-Interest-Bearing Account Intangible	50	71	91	109	127	145			-21.37
TOTAL OTHER ASSETS	**1,969**	**2,197**	**2,384**	**2,572**	**2,780**	**2,989**	**1,683**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-76		
TOTAL ASSETS	**46,732**	**46,451**	**45,781**	**44,902**	**44,008**	**43,111**	**45,081**	**102/99*** **	**1.69/2.16*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	14,177	14,109	14,042	13,975	13,909	13,843	14,105	99.55	0.48
Fixed-Rate Maturing in 13 Months or More	7,043	6,879	6,720	6,566	6,418	6,274	6,820	98.53	2.32
Variable-Rate	199	199	199	199	199	199	199	99.95	0.04
Demand									
Transaction Accounts	4,349	4,349	4,349	4,349	4,349	4,349	4,349	100/88*	0.00/1.86*
MMDAs	3,623	3,623	3,623	3,623	3,623	3,623	3,623	100/94*	0.00/0.94*
Passbook Accounts	3,089	3,089	3,089	3,089	3,089	3,089	3,089	100/88*	0.00/2.23*
Non-Interest-Bearing Accounts	933	933	933	933	933	933	933	100/90*	0.00/2.30*
TOTAL DEPOSITS	**33,414**	**33,182**	**32,955**	**32,735**	**32,520**	**32,311**	**33,119**	**100/96***	**0.68/1.30***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	4,166	4,148	4,130	4,112	4,094	4,077	4,146	99.61	0.44
Fixed-Rate Maturing in 37 Months or More	379	359	340	322	306	290	351	96.91	5.40
Variable-Rate	550	550	550	550	550	550	550	99.99	0.01
TOTAL BORROWINGS	**5,096**	**5,057**	**5,020**	**4,984**	**4,950**	**4,917**	**5,047**	**99.46**	**0.72**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	288	288	288	288	288	288	288	100.00	0.00
Other Escrow Accounts	41	40	39	38	37	36	43	89.60	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	591	591	591	591	591	591	591	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	49		
TOTAL OTHER LIABILITIES	**920**	**919**	**918**	**917**	**916**	**915**	**972**	**94.45**	**0.12**
Other Liabilities not Included Above									
Self-Valued	1,407	1,362	1,329	1,311	1,304	1,301	1,317	100.90	1.89
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**40,837**	**40,519**	**40,222**	**39,947**	**39,690**	**39,444**	**40,456**	**99/96****	**0.71/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	60	51	-31	-159	-291	-415			
ARMs	21	18	13	4	-10	-27			
Other Mortgages	17	10	0	-14	-30	-49			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	48	35	-10	-65	-119	-171			
Sell Mortgages and MBS	-176	-141	45	301	555	791			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-34	-13	6	23	38	53			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	33	13	-6	-24	-43	-61			
Self-Valued	39	17	7	28	50	73			
TOTAL OFF-BALANCE-SHEET POSITIONS	**6**	**-11**	**24**	**94**	**152**	**196**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	46,732	46,451	45,781	44,902	44,008	43,111	45,081	102/99***	1.69/2.16***
MINUS TOTAL LIABILITIES	40,837	40,519	40,222	39,947	39,690	39,444	40,456	99/96**	0.71/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	6	-11	24	94	152	196			
TOTAL NET PORTFOLIO VALUE #	5,901	5,921	5,583	5,048	4,469	3,862	4,625	120.70	7.82

* 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

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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	$360	$4,242	$2,570	$410	$117
WARM	337 mo	340 mo	340 mo	306 mo	257 mo
WAC	4.54%	5.58%	6.35%	7.31%	8.71%
Amount of these that is FHA or VA Guaranteed	$1	$65	$41	$15	$4
Securities Backed by Conventional Mortgages	$8	$53	$16	$9	$3
WARM	177 mo	314 mo	214 mo	274 mo	229 mo
Weighted Average Pass-Through Rate	4.26%	5.11%	6.25%	7.17%	8.27%
Securities Backed by FHA or VA Mortgages	$5	$2	$4	$1	$0
WARM	346 mo	326 mo	305 mo	246 mo	149 mo
Weighted Average Pass-Through Rate	4.50%	5.57%	6.04%	7.10%	9.17%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$850	$2,054	$715	$239	$62
WAC	4.73%	5.43%	6.37%	7.37%	8.57%
Mortgage Securities	$76	$64	$14	$2	$0
Weighted Average Pass-Through Rate	4.29%	5.14%	6.20%	7.38%	8.94%
WARM (of 15-Year Loans and Securities)	144 mo	153 mo	136 mo	96 mo	107 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$305	$578	$288	$63	$9
WAC	4.57%	5.43%	6.34%	7.25%	8.48%
Mortgage Securities	$8	$2	$1	$0	$0
Weighted Average Pass-Through Rate	4.01%	5.16%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	50 mo	72 mo	86 mo	84 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,131**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$618	$12	$0	$1
WAC	8.25%	4.91%	5.90%	0.00%	7.53%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$95	$5,011	$6,064	$4	$201
Weighted Average Margin	173 bp	309 bp	283 bp	139 bp	183 bp
WAC	6.91%	5.79%	5.87%	4.85%	5.87%
WARM	98 mo	317 mo	339 mo	186 mo	217 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	40 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$12,008

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$3	$525	$23	$0	$0
Weighted Average Distance from Lifetime Cap	39 bp	109 bp	120 bp	0 bp	76 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$326	$19	$1	$3
Weighted Average Distance from Lifetime Cap	318 bp	366 bp	351 bp	340 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$69	$4,747	$5,969	$3	$194
Weighted Average Distance from Lifetime Cap	948 bp	605 bp	594 bp	813 bp	639 bp
Balances Without Lifetime Cap	$24	$31	$64	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$16	$5,530	$5,996	$2	$189
Weighted Average Periodic Rate Cap	141 bp	197 bp	372 bp	195 bp	165 bp
Balances Subject to Periodic Rate Floors	$13	$4,940	$5,965	$1	$185
MBS Included in ARM Balances	$21	$239	$7	$3	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$513	$1,848
WARM	81 mo	191 mo
Remaining Term to Full Amortization	282 mo	
Rate Index Code	0	0
Margin	249 bp	275 bp
Reset Frequency	38 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$18
Wghted Average Distance to Lifetime Cap	16 bp	114 bp
Fixed-Rate:		
Balances	$457	$642
WARM	77 mo	123 mo
Remaining Term to Full Amortization	311 mo	
WAC	6.44%	6.54%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,215	$776
WARM	15 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	100 bp	6.13%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,584	$568
WARM	128 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.27%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$664	$321
WARM	68 mo	56 mo
Margin in Column 1; WAC in Column 2	167 bp	6.87%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$61	$516
WARM	43 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	8.11%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$22
Fixed Rate		
Remaining WAL <= 5 Years	$3	$427
Remaining WAL 5-10 Years	$36	$17
Remaining WAL Over 10 Years	$22	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$61	$466

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$1,809	$8,108	$3,939	$635	$140
WARM	119 mo	256 mo	297 mo	264 mo	225 mo
Weighted Average Servicing Fee	31 bp	32 bp	32 bp	33 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	139 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$3,329	$4
WARM (in months)	339 mo	155 mo
Weighted Average Servicing Fee	32 bp	46 bp

Total # of Adjustable-Rate Loans Serviced	19 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$17,963**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$573		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$166		
Zero-Coupon Securities	$1	5.48%	100 mo
Government & Agency Securities	$518	4.23%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$727	4.46%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$289	5.66%	51 mo
Memo: Complex Securities (from supplemental reporting)	$597		

Total Cash, Deposits, and Securities	**$2,872**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$347
Accrued Interest Receivable	$168
Advances for Taxes and Insurance	$11
Less: Unamortized Yield Adjustments	$47
Valuation Allowances	$216
Unrealized Gains (Losses)	$-20

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$20
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$35
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$62
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$387
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-17
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$146
Miscellaneous I	$1,111
Miscellaneous II	$426
TOTAL ASSETS	**$45,081**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$96
Mortgage-Related Mututal Funds	$70
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$62
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$158
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

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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	$2,713	$1,047	$168	$16
WAC	3.63%	3.00%	4.83%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$5,260	$4,168	$748	$42
WAC	4.34%	3.67%	4.43%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,228	$1,987	$31
WAC		4.20%	4.14%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,605	$13
WAC			4.94%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$20,925**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$512	$208	$204
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,805	$5,658	$4,098
Penalty in Months of Forgone Interest	3.33 mo	6.13 mo	6.96 mo
Balances in New Accounts	$1,268	$735	$133

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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%	$41	$33	$5	2.31%
3.00 to 3.99%	$135	$491	$32	3.68%
4.00 to 4.99%	$2,787	$589	$220	4.79%
5.00 to 5.99%	$17	$28	$57	5.32%
6.00 to 6.99%	$3	$14	$24	6.31%
7.00 to 7.99%	$1	$5	$12	7.40%
8.00 to 8.99%	$0	$1	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$4,497**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,067
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$4,349	2.50%	$206
Money Market Deposit Accounts (MMDAs)	$3,623	3.57%	$758
Passbook Accounts	$3,089	1.28%	$68
Non-Interest-Bearing Non-Maturity Deposits	$933		$32
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$120	0.01%	
Escrow for Mortgages Serviced for Others	$168	0.01%	
Other Escrows	$43	1.67%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,326		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$591		
Miscellaneous II	$49		
TOTAL LIABILITIES	**$40,456**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,625
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$45,081**

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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		$57
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	19	$147
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$743
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$71
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	36	$447
1014	Opt commitment to orig 25- or 30-year FRMs	27	$2,493
1016	Opt commitment to orig "other" Mortgages	22	$671
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$27
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$10
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$57
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$217
2036	Commit/sell "other" Mortgage loans, svc retained		$44
2054	Commit/purchase 25- to 30-year FRM MBS		$660
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$364
2074	Commit/sell 25- or 30-yr FRM MBS		$3,766
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$22
2136	Commit/sell "other" Mortgage loans, svc released		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$67
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$126

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2214	Firm commit/originate 25- or 30-year FRM loans	8	$75
2216	Firm commit/originate "other" Mortgage loans	7	$57
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$6
4022	Commit/sell non-Mortgage financial assets		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$249
8040	Short futures contract on 10-year Treasury note		$10
9502	Fixed-rate construction loans in process	45	$506
9512	Adjustable-rate construction loans in process	31	$1,586

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$3
200	Variable-rate, fixed-maturity CDs	22	$199
220	Variable-rate FHLB advances	14	$114
299	Other variable-rate		$436

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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	44	$597	$612	$604	$592	$575	$557	$540
123 - Mortgage Derivatives - M/V estimate	25	$527	$535	$521	$518	$491	$475	$460
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$65	$65	$65	$64	$64	$63	$62
280 - FHLB putable advance-M/V estimate		$116	$124	$120	$117	$116	$115	$115
281 - FHLB convertible advance-M/V estimate	16	$1,174	$1,254	$1,213	$1,184	$1,168	$1,162	$1,159
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$27	$27	$27	$27	$26	$26	$26
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$8,420	$39	$17	$7	$28	$50	$73