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: 101** | **June 2010**

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	101,938	-5,504	-5 %	12.92 %	-31 bp
+200 bp	107,352	-90	0 %	13.43 %	+20 bp
+100 bp	109,496	2,054	+2 %	13.56 %	+33 bp
0 bp	107,442			13.23 %	
-100 bp	103,549	-3,893	-4 %	12.72 %	-52 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.23 %	13.20 %	12.60 %
Post-shock NPV Ratio	12.72 %	12.68 %	12.21 %
Sensitivity Measure: Decline in NPV Ratio	52 bp	52 bp	39 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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	-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	81,215	80,079	77,641	74,200	70,282	75,227	106.45	2.23
30-Year Mortgage Securities	16,830	16,394	15,667	14,792	13,865	15,898	103.12	3.55
15-Year Mortgages and MBS	44,712	44,025	42,773	41,280	39,691	41,588	105.86	2.20
Balloon Mortgages and MBS	26,947	26,767	26,419	25,964	25,400	25,264	105.95	0.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,768	13,747	13,636	13,515	13,356	13,134	104.67	0.48
7 Month to 2 Year Reset Frequency	45,308	45,174	44,984	44,652	43,979	43,300	104.33	0.36
2+ to 5 Year Reset Frequency	52,893	52,653	52,311	51,470	49,906	50,530	104.20	0.55
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3,762	3,747	3,707	3,661	3,608	3,468	108.06	0.73
2 Month to 5 Year Reset Frequency	4,972	4,928	4,854	4,775	4,685	4,770	103.32	1.20
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	15,744	15,548	15,309	15,074	14,841	15,146	102.65	1.40
Adjustable-Rate, Fully Amortizing	24,335	24,169	23,945	23,699	23,407	23,872	101.24	0.81
Fixed-Rate, Balloon	11,725	11,375	11,013	10,668	10,337	10,598	107.33	3.13
Fixed-Rate, Fully Amortizing	22,653	22,060	21,432	20,837	20,270	20,414	108.06	2.77
Construction and Land Loans								
Adjustable-Rate	7,581	7,572	7,553	7,534	7,516	7,563	100.11	0.19
Fixed-Rate	2,501	2,434	2,362	2,295	2,233	2,522	96.52	2.84
Second-Mortgage Loans and Securities								
Adjustable-Rate	36,912	36,844	36,740	36,639	36,539	36,751	100.25	0.23
Fixed-Rate	15,403	15,095	14,748	14,417	14,101	14,269	105.79	2.17
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	17,231	17,050	16,764	16,424	16,027	17,050	100.00	1.37
Accrued Interest Receivable	1,884	1,884	1,884	1,884	1,884	1,884	100.00	0.00
Advance for Taxes/Insurance	250	250	250	250	250	250	100.00	0.00
Float on Escrows on Owned Mortgages	102	196	308	415	507			-52.61
LESS: Value of Servicing on Mortgages Serviced by Others	-82	-87	-113	-133	-139			-18.08
TOTAL MORTGAGE LOANS AND SECURITIES	**446,809**	**442,078**	**434,415**	**424,578**	**412,821**	**423,499**	**104.39**	**1.40**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	18,617	18,591	18,551	18,513	18,475	18,606	99.92	0.18
Fixed-Rate	13,257	12,765	12,280	11,820	11,382	11,475	111.25	3.82
Consumer Loans								
Adjustable-Rate	43,636	43,597	43,519	43,441	43,365	42,694	102.11	0.13
Fixed-Rate	44,251	43,900	43,428	42,971	42,530	43,707	100.44	0.94
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,411	-3,399	-3,381	-3,363	-3,346	-3,399	0.00	0.45
Accrued Interest Receivable	711	711	711	711	711	711	100.00	0.00
TOTAL NONMORTGAGE LOANS	**117,060**	**116,164**	**115,108**	**114,093**	**113,116**	**113,793**	**102.08**	**0.84**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,976	11,976	11,976	11,976	11,976	11,976	100.00	0.00
Equities and All Mutual Funds	303	293	281	270	259	293	100.00	3.80
Zero-Coupon Securities	528	524	518	513	508	516	101.47	0.94
Government and Agency Securities	26,463	25,734	24,988	24,274	23,592	25,166	102.26	2.87
Term Fed Funds, Term Repos	36,439	36,430	36,380	36,331	36,282	36,435	99.99	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	17,160	16,844	16,469	16,113	15,774	16,571	101.65	2.05
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	59,985	59,155	57,748	55,991	54,245	61,169	96.71	1.89
Structured Securities (Complex)	41,682	40,972	40,137	39,128	38,094	40,491	101.19	1.88
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	3.57
TOTAL CASH, DEPOSITS, AND SECURITIES	**194,528**	**191,919**	**188,490**	**184,589**	**180,723**	**192,609**	**99.64**	**1.57**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,747	2,747	2,747	2,747	2,747	2,747	100.00	0.00
Real Estate Held for Investment	45	45	45	45	45	45	100.00	0.00
Investment in Unconsolidated Subsidiaries	415	388	362	335	309	388	100.00	6.80
Office Premises and Equipment	3,927	3,927	3,927	3,927	3,927	3,927	100.00	0.00
TOTAL REAL ASSETS, ETC.	**7,133**	**7,106**	**7,080**	**7,054**	**7,027**	**7,106**	**100.00**	**0.37**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,508	1,901	2,313	2,618	2,794			-21.18
Adjustable-Rate Servicing	652	656	859	921	906			-15.76
Float on Mortgages Serviced for Others	1,088	1,259	1,498	1,693	1,842			-16.28
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,248**	**3,816**	**4,670**	**5,232**	**5,542**			**-18.63**
OTHER ASSETS								
Purchased and Excess Servicing						2,400		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	36,449	36,449	36,449	36,449	36,449	36,449	100.00	0.00
Miscellaneous II						10,703		
Deposit Intangibles								
Retail CD Intangible	228	266	437	500	556			-39.36
Transaction Account Intangible	1,482	2,681	4,151	5,536	6,909			-49.78
MMDA Intangible	5,599	7,969	11,256	14,275	17,044			-35.49
Passbook Account Intangible	1,881	2,912	4,252	5,480	6,706			-40.71
Non-Interest-Bearing Account Intangible	-89	469	1,003	1,511	1,995			-116.63
TOTAL OTHER ASSETS	**45,549**	**50,746**	**57,548**	**63,753**	**69,658**	**49,552**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,899		
TOTAL ASSETS	**814,327**	**811,830**	**807,311**	**799,298**	**788,887**	**781,660**	**104/102*** **	**0.43/1.19*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	118,868	118,764	118,382	118,018	117,667	117,823	100.80	0.20
Fixed-Rate Maturing in 13 Months or More	64,320	62,685	60,886	59,353	58,122	58,657	106.87	2.74
Variable-Rate	372	372	371	371	371	371	100.11	0.02
Demand								
Transaction Accounts	58,646	58,646	58,646	58,646	58,646	58,646	100/95*	0.00/2.38*
MMDAs	221,753	221,753	221,753	221,753	221,753	221,753	100/96*	0.00/1.32*
Passbook Accounts	56,002	56,002	56,002	56,002	56,002	56,002	100/95*	0.00/2.23*
Non-Interest-Bearing Accounts	22,541	22,541	22,541	22,541	22,541	22,541	100/98*	0.00/2.48*
TOTAL DEPOSITS	**542,501**	**540,762**	**538,582**	**536,685**	**535,102**	**535,792**	**101/98***	**0.36/1.51***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	49,629	49,142	48,647	48,162	47,688	47,880	102.64	1.00
Fixed-Rate Maturing in 37 Months or More	23,909	22,671	21,517	20,438	19,430	20,177	112.36	5.28
Variable-Rate	16,300	16,285	16,264	16,245	16,225	16,189	100.59	0.11
TOTAL BORROWINGS	**89,838**	**88,098**	**86,428**	**84,845**	**83,342**	**84,246**	**104.57**	**1.94**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,510	3,510	3,510	3,510	3,510	3,510	100.00	0.00
Other Escrow Accounts	1,200	1,163	1,127	1,094	1,063	1,246	93.30	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	988	988	988	988	988	988	100.00	0.00
Miscellaneous I	11,714	11,714	11,714	11,714	11,714	11,714	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,278		
TOTAL OTHER LIABILITIES	**17,412**	**17,375**	**17,339**	**17,306**	**17,275**	**19,736**	**88.03**	**0.21**
Other Liabilities not Included Above								
Self-Valued	59,595	57,360	55,297	53,630	52,408	52,433	109.40	3.75
Unamortized Yield Adjustments						175		
TOTAL LIABILITIES	**709,346**	**703,594**	**697,646**	**692,466**	**688,128**	**692,382**	**102/100****	**0.83/1.72****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	573	412	57	-347	-748			
ARMs	22	16	7	-5	-27			
Other Mortgages	1	0	-4	-15	-27			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	138	38	-138	-341	-549			
Sell Mortgages and MBS	-421	-150	393	1,032	1,671			
Purchase Non-Mortgage Items	9	0	-10	-19	-28			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,157	-638	-159	294	723			
Pay Floating, Receive Fixed Swaps	299	203	113	25	-61			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	2	133	373	615			
Interest-Rate Caps	6	13	27	49	80			
Interest-Rate Floors	59	39	26	18	13			
Futures	0	0	0	0	0			
Options on Futures	0	0	1	1	1			
Construction LIP	-9	-12	-22	-32	-42			
Self-Valued	-952	-716	-593	-513	-444			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,432**	**-793**	**-169**	**521**	**1,179**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	814,327	811,830	807,311	799,298	788,887	781,660	104/102***	0.43/1.19***
MINUS TOTAL LIABILITIES	709,346	703,594	697,646	692,466	688,128	692,382	102/100**	0.83/1.72**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,432	-793	-169	521	1,179			
TOTAL NET PORTFOLIO VALUE #	103,549	107,442	109,496	107,352	101,938	89,277	120.35	-2.77

* 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	$7,981	$33,034	$25,345	$5,583	$3,284
WARM	342 mo	318 mo	317 mo	304 mo	281 mo
WAC	4.13%	5.53%	6.37%	7.38%	8.85%
Amount of these that is FHA or VA Guaranteed	$742	$2,629	$733	$334	$688
Securities Backed by Conventional Mortgages	$6,657	$4,973	$1,751	$114	$11
WARM	344 mo	320 mo	314 mo	286 mo	175 mo
Weighted Average Pass-Through Rate	3.85%	5.30%	6.10%	7.13%	8.35%
Securities Backed by FHA or VA Mortgages	$1,409	$463	$402	$28	$90
WARM	387 mo	326 mo	285 mo	209 mo	99 mo
Weighted Average Pass-Through Rate	3.53%	5.18%	6.26%	7.35%	9.64%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,794	$8,000	$3,664	$1,233	$718
WAC	4.56%	5.43%	6.40%	7.38%	9.00%
Mortgage Securities	$15,895	$4,625	$649	$10	$1
Weighted Average Pass-Through Rate	4.07%	5.18%	6.03%	7.13%	8.52%
WARM (of 15-Year Loans and Securities)	153 mo	144 mo	140 mo	127 mo	141 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$10,415	$5,949	$4,035	$416	$154
WAC	4.31%	5.43%	6.35%	7.31%	9.74%
Mortgage Securities	$3,789	$482	$24	$0	$0
Weighted Average Pass-Through Rate	4.04%	5.44%	6.17%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	80 mo	84 mo	99 mo	75 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$157,978**

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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	$7	$1,410	$29	$0	$46
WAC	5.82%	5.57%	5.61%	0.00%	4.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,127	$41,890	$50,501	$3,468	$4,723
Weighted Average Margin	247 bp	236 bp	230 bp	312 bp	239 bp
WAC	3.81%	4.76%	5.14%	3.89%	4.90%
WARM	263 mo	302 mo	333 mo	347 mo	333 mo
Weighted Average Time Until Next Payment Reset	3 mo	16 mo	45 mo	7 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$115,202**

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	$46	$470	$117	$16	$9
Weighted Average Distance from Lifetime Cap	103 bp	189 bp	107 bp	10 bp	167 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$117	$481	$323	$44	$241
Weighted Average Distance from Lifetime Cap	284 bp	350 bp	363 bp	361 bp	335 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$11,949	$42,038	$49,397	$3,293	$4,414
Weighted Average Distance from Lifetime Cap	762 bp	610 bp	569 bp	667 bp	600 bp
Balances Without Lifetime Cap	$1,022	$312	$694	$115	$105
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,656	$40,152	$48,846	$119	$3,684
Weighted Average Periodic Rate Cap	253 bp	208 bp	214 bp	808 bp	182 bp
Balances Subject to Periodic Rate Floors	$6,144	$37,424	$47,582	$119	$2,546
MBS Included in ARM Balances	$3,313	$9,323	$9,715	$750	$1,150

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$15,146	$23,872
WARM	76 mo	138 mo
Remaining Term to Full Amortization	289 mo	
Rate Index Code	0	0
Margin	230 bp	260 bp
Reset Frequency	42 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$369	$372
Wghted Average Distance to Lifetime Cap	73 bp	152 bp
Fixed-Rate:		
Balances	$10,598	$20,414
WARM	47 mo	74 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.24%	6.00%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,563	$2,522
WARM	23 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	166 bp	6.12%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$36,751	$14,269
WARM	199 mo	157 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	25 bp	6.89%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$18,606	$11,475
WARM	37 mo	56 mo
Margin in Column 1; WAC in Column 2	212 bp	6.94%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,694	$43,707
WARM	108 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	608 bp	11.24%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,735	$20,256
Fixed Rate		
Remaining WAL <= 5 Years	$5,576	$29,430
Remaining WAL 5-10 Years	$1,285	$1,132
Remaining WAL Over 10 Years	$357	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$4
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$12	$34
WAC	1.41%	5.80%
Principal-Only MBS	$6	$11
WAC	5.97%	5.86%
Total Mortgage-Derivative Securities - Book Value	$8,971	$50,868

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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	$55,468	$81,917	$72,561	$17,425	$6,525
WARM	296 mo	298 mo	300 mo	287 mo	201 mo
Weighted Average Servicing Fee	29 bp	30 bp	31 bp	34 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,170 loans				
FHA/VA	416 loans				
Subserviced by Others	47 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$93,779	$9,878	Total # of Adjustable-Rate Loans Serviced	479 loans
WARM (in months)	241 mo	319 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	33 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$337,552**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,976		
Equity Securities Carried at Fair Value	$293		
Zero-Coupon Securities	$516	0.82%	12 mo
Government & Agency Securities	$25,166	1.87%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$36,435	0.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$16,571	2.68%	31 mo
Memo: Complex Securities (from supplemental reporting)	$40,491		

Total Cash, Deposits, and Securities **$131,448**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$23,160
Accrued Interest Receivable	$1,884
Advances for Taxes and Insurance	$250
Less: Unamortized Yield Adjustments	$5,310
Valuation Allowances	$6,110
Unrealized Gains (Losses)	$-595

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,935
Accrued Interest Receivable	$711
Less: Unamortized Yield Adjustments	$339
Valuation Allowances	$5,334
Unrealized Gains (Losses)	$-43

OTHER ITEMS	
Real Estate Held for Investment	$45
Repossessed Assets	$2,747
Equity Investments Not Carried at Fair Value	$388
Office Premises and Equipment	
	$3,927
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$600
Valuation Allowances	$-787
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,400
Miscellaneous I	
Miscellaneous II	$36,449
	$10,703
TOTAL ASSETS	**$780,330**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$422
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$26
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$216
Mortgage-Related Mututal Funds	$77
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$37,705
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$34,968
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,453

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$34,381	$7,399	$1,181	$522
WAC	1.22%	3.22%	4.46%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$46,814	$25,505	$2,543	$690
WAC	1.35%	2.56%	4.42%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$31,985	$8,996	$209
WAC		2.32%	4.38%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			$17,676	$317
WAC			3.82%	
WARM			61 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$176,479**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$9,759	$18,521	$11,448
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$65,583	$43,857	$19,799
Penalty in Months of Forgone Interest	3.29 mo	5.99 mo	8.44 mo
Balances in New Accounts	$7,815	$8,902	$3,033

AGGREGATE SCHEDULE CMR REPORT

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%	$13,961	$7,267	$2,420	1.06%
3.00 to 3.99%	$1,109	$7,042	$4,061	3.37%
4.00 to 4.99%	$2,449	$8,570	$5,773	4.61%
5.00 to 5.99%	$992	$6,326	$5,166	5.42%
6.00 to 6.99%	$30	$62	$1,938	6.22%
7.00 to 7.99%	$4	$0	$282	7.03%
8.00 to 8.99%	$0	$1	$519	8.73%
9.00 and Above	$0	$66	$18	9.86%
WARM	2 mo	19 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$68,057**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$68,999
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$58,646	0.61%	$3,204
Money Market Deposit Accounts (MMDAs)	$221,753	0.66%	$6,995
Passbook Accounts	$56,002	0.62%	$2,495
Non-Interest-Bearing Non-Maturity Deposits	$22,541		$767
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,745	0.05%	
Escrow for Mortgages Serviced for Others	$1,765	0.02%	
Other Escrows	$1,246	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$363,697		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$30		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$145		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$988		
Miscellaneous I	$11,714		
Miscellaneous II	$2,278		
TOTAL LIABILITIES	**$692,389**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$180
EQUITY CAPITAL	$87,743
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$780,312**

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		$10
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$5
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	18	$540
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	27	$679
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$625
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$2,524
1014	Opt commitment to orig 25- or 30-year FRMs	57	$8,528
1016	Opt commitment to orig "other" Mortgages	46	$540
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$7
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$575
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$1,209
2036	Commit/sell "other" Mortgage loans, svc retained		$30
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$65
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$570
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$408
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11
2054	Commit/purchase 25- to 30-year FRM MBS	7	$1,379
2056	Commit/purchase "other" MBS		$346
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$1,404
2074	Commit/sell 25- or 30-yr FRM MBS	11	$5,883
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3

AGGREGATE SCHEDULE CMR REPORT

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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
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$30
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$65
2116	Commit/purchase "other" Mortgage loans, svc released		$7
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$172
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$48
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$159
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$1,251
2136	Commit/sell "other" Mortgage loans, svc released	7	$27
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$66
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$7
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$112
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	12	$305
2214	Firm commit/originate 25- or 30-year FRM loans	15	$853
2216	Firm commit/originate "other" Mortgage loans	14	$187
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$422
3028	Option to sell 3- or 5-year Treasury ARMs		$19
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$492
3034	Option to sell 25- or 30-year FRMs	7	$3,385
3036	Option to sell "other" Mortgages		$17
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$3
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	22	$427

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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
4022	Commit/sell non-Mortgage financial assets		$24
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$4,060
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$9,785
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,064
5026	IR swap: pay 3-month LIBOR, receive fixed		$27
5044	IR swap: pay the prime rate, receive fixed		$35
6002	Interest rate Cap based on 1-month LIBOR		$1,345
6004	Interest rate Cap based on 3-month LIBOR		$3,515
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	37	$358
9512	Adjustable-rate construction loans in process	41	$883

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$427
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$995
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,290
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$531
120	Other investment securities, fixed-coupon securities		$651
122	Other investment securities, floating-rate securities		$315
125	Multi/nonres mtg loans; fixed-rate, Balloon		$155
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$200
130	Construction and land loans (adj-rate)		$89
140	Second Mortgages (adj-rate)		$251
180	Consumer loans; loans on deposits		$6
183	Consumer loans; auto loans and leases	7	$4,962
184	Consumer loans; mobile home loans		$2
185	Consumer loans; credit cards		$13,795
187	Consumer loans; recreational vehicles	6	$2,220
189	Consumer loans; other	7	$2,555
200	Variable-rate, fixed-maturity CDs	33	$371
220	Variable-rate FHLB advances	6	$3,758
299	Other variable-rate	20	$12,437
300	Govt. & agency securities, fixed-coupon securities		$30
302	Govt. & agency securities, floating-rate securities		$100

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	58	$40,491	$41,682	$40,972	$40,137	$39,128	$38,094
123 - Mortgage Derivatives - M/V estimate	75	$61,169	$59,985	$59,155	$57,748	$55,991	$54,245
129 - Mortgage-Related Mutual Funds - M/V estimate		$35	$35	$35	$34	$33	$32
280 - FHLB putable advance-M/V estimate	21	$22,725	$26,153	$25,068	$24,159	$23,451	$22,970
281 - FHLB convertible advance-M/V estimate	21	$5,538	$6,025	$5,909	$5,777	$5,664	$5,576
282 - FHLB callable advance-M/V estimate		$190	$218	$210	$202	$196	$192
289 - Other FHLB structured advances - M/V estimate	6	$901	$873	$897	$901	$904	$908
290 - Other structured borrowings - M/V estimate	26	$23,079	$26,325	$25,277	$24,258	$23,415	$22,762
500 - Other OBS Positions w/o contract code or exceeds 16 positions	12	$25,094	$-952	$-716	$-593	$-513	$-444