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 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	92,947	-54,078	-37 %	7.12 %	-354 bp
+200 bp	113,667	-33,358	-23 %	8.53 %	-213 bp
+100 bp	131,954	-15,070	-10 %	9.72 %	-94 bp
0 bp	147,025			10.66 %	
-100 bp	157,495	10,470	+7 %	11.28 %	+62 bp
-200 bp	161,102	14,077	+10 %	11.46 %	+80 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	10.66 %	10.83 %	11.24 %
Post-shock NPV Ratio	8.53 %	8.85 %	9.75 %
Sensitivity Measure: Decline in NPV Ratio	213 bp	199 bp	150 bp
TB 13a Level of Risk	Moderate	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. 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 — **June 2006**
Report Prepared: 09/21/2006 1:57:12 PM — **Amounts in Millions** — **Data as of: 09/16/2006**

	-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	122,668	121,091	117,063	111,686	105,955	100,354	118,920	98.44	4.02
30-Year Mortgage Securities	30,743	30,108	28,628	26,960	25,356	23,873	29,934	95.64	5.50
15-Year Mortgages and MBS	58,008	56,498	54,430	52,148	49,840	47,596	55,512	98.05	3.99
Balloon Mortgages and MBS	43,058	42,120	40,924	39,479	37,831	36,039	42,282	96.79	3.23
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	24,642	24,598	24,524	24,385	24,161	23,859	23,812	102.99	0.43
7 Month to 2 Year Reset Frequency	73,517	72,701	71,568	70,156	68,448	66,447	72,291	99.00	1.78
2+ to 5 Year Reset Frequency	140,640	137,531	133,736	129,439	124,794	119,904	137,469	97.28	3.03
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	224,906	223,316	221,089	217,694	212,546	206,115	215,097	102.79	1.27
2 Month to 5 Year Reset Frequency	24,957	24,547	24,086	23,562	22,969	22,320	24,937	96.59	2.05
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	26,157	25,949	25,755	25,534	25,281	25,009	25,970	99.17	0.81
Adjustable-Rate, Fully Amortizing	52,308	52,045	51,736	51,076	50,349	49,649	52,061	99.37	0.94
Fixed-Rate, Balloon	10,691	10,252	9,839	9,449	9,080	8,732	10,064	97.76	4.08
Fixed-Rate, Fully Amortizing	13,773	13,185	12,636	12,124	11,646	11,198	12,784	98.84	4.20
Construction and Land Loans									
Adjustable-Rate	25,782	25,744	25,709	25,675	25,639	25,608	25,719	99.96	0.14
Fixed-Rate	7,542	7,315	7,108	6,920	6,748	6,590	7,286	97.57	2.77
Second-Mortgage Loans and Securities									
Adjustable-Rate	87,182	87,149	87,119	87,101	87,056	87,046	86,018	101.28	0.03
Fixed-Rate	56,905	55,480	54,127	52,842	51,620	50,456	54,081	100.09	2.44
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,657	4,594	4,512	4,407	4,287	4,158	4,512	100.00	2.07
Accrued Interest Receivable	5,029	5,029	5,029	5,029	5,029	5,029	5,029	100.00	0.00
Advance for Taxes/Insurance	282	282	282	282	282	282	282	100.00	0.00
Float on Escrows on Owned Mortgages	182	293	410	512	602	682			-26.64
LESS: Value of Servicing on Mortgages Serviced by Others	-84	-47	-6	8	11	9			456.03
TOTAL MORTGAGE LOANS AND SECURITIES	**1,033,714**	**1,019,876**	**1,000,313**	**976,452**	**949,510**	**920,938**	**1,004,060**	**99.63**	**2.17**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	38,412	38,392	38,374	38,361	38,333	38,323	38,456	99.79	0.04
Fixed-Rate	11,533	11,019	10,537	10,085	9,660	9,260	10,842	97.19	4.43
Consumer Loans									
Adjustable-Rate	35,117	35,072	35,030	34,989	34,944	34,906	33,501	104.56	0.12
Fixed-Rate	42,338	41,763	41,209	40,673	40,155	39,654	41,981	98.16	1.32
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,103	-2,087	-2,072	-2,057	-2,043	-2,030	-2,072	0.00	0.72
Accrued Interest Receivable	766	766	766	766	766	766	766	100.00	0.00
TOTAL NONMORTGAGE LOANS	**126,062**	**124,925**	**123,843**	**122,815**	**121,815**	**120,880**	**123,473**	**100.30**	**0.85**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	21,307	21,307	21,307	21,307	21,307	21,307	21,307	100.00	0.00
Equities and All Mutual Funds	2,363	2,272	2,179	2,085	1,991	1,895	2,179	100.00	4.29
Zero-Coupon Securities	176	170	165	160	156	152	170	96.75	3.05
Government and Agency Securities	12,558	12,131	11,729	11,350	10,993	10,655	11,892	98.63	3.33
Term Fed Funds, Term Repos	7,728	7,712	7,696	7,681	7,666	7,652	7,705	99.89	0.20
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,236	3,930	3,656	3,410	3,188	2,988	3,776	96.84	7.12
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	80,211	79,236	77,567	75,530	73,399	71,203	78,571	98.72	2.39
Structured Securities (Complex)	25,619	25,103	24,429	23,685	22,999	22,370	24,820	98.42	2.90
LESS: Valuation Allowances for Investment Securities	5	5	5	5	5	5	5	100.00	1.58
TOTAL CASH, DEPOSITS, AND SECURITIES	**154,192**	**151,857**	**148,724**	**145,204**	**141,693**	**138,216**	**150,416**	**98.88**	**2.24**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	905	905	905	905	905	905	905	100.00	0.00
Real Estate Held for Investment	112	112	112	112	112	112	112	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,817	1,801	1,708	1,568	1,401	1,209	1,708	100.00	6.80
Office Premises and Equipment	8,597	8,597	8,597	8,597	8,597	8,597	8,597	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,431**	**11,415**	**11,322**	**11,182**	**11,015**	**10,823**	**11,322**	**100.00**	**1.03**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3,640	4,949	5,641	5,820	5,763	5,643			-7.73
Adjustable-Rate Servicing	3,158	3,244	3,357	3,441	3,482	3,503			-2.95
Float on Mortgages Serviced for Others	3,430	4,212	4,828	5,254	5,607	5,914			-10.79
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**10,229**	**12,404**	**13,825**	**14,515**	**14,852**	**15,061**			**-7.64**
OTHER ASSETS									
Purchased and Excess Servicing							13,571		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	42,353	42,353	42,353	42,353	42,353	42,353	42,353	100.00	0.00
Miscellaneous II							22,733		
Deposit Intangibles									
Retail CD Intangible	438	487	536	584	621	661			-9.05
Transaction Account Intangible	6,501	8,249	9,419	10,593	12,073	13,477			-12.44
MMDA Intangible	9,743	11,457	13,355	15,338	17,680	19,938			-14.53
Passbook Account Intangible	6,718	7,597	8,700	10,306	11,855	13,277			-15.57
Non-Interest-Bearing Account Intangible	4,111	5,533	6,891	8,176	9,404	10,573			-19.18
TOTAL OTHER ASSETS	**69,864**	**75,676**	**81,254**	**87,351**	**93,985**	**100,278**	**78,657**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							3,652		
TOTAL ASSETS	**1,405,492**	**1,396,152**	**1,379,281**	**1,357,520**	**1,332,869**	**1,306,196**	**1,371,580**	**101/98***	**1.40/1.88***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	265,683	264,588	263,509	262,441	261,380	260,331	264,418	99.66	0.41
Fixed-Rate Maturing in 13 Months or More	62,876	61,079	59,370	57,740	56,188	54,704	61,223	96.97	2.81
Variable-Rate	14,093	14,075	14,057	14,040	14,022	14,005	14,047	100.07	0.12
Demand									
Transaction Accounts	74,952	74,952	74,952	74,952	74,952	74,952	74,952	100/87*	0.00/1.79*
MMDAs	182,354	182,354	182,354	182,354	182,354	182,354	182,354	100/93*	0.00/1.15*
Passbook Accounts	73,392	73,392	73,392	73,392	73,392	73,392	73,392	100/88*	0.00/2.10*
Non-Interest-Bearing Accounts	64,944	64,944	64,944	64,944	64,944	64,944	64,944	100/89*	0.00/2.28*
TOTAL DEPOSITS	**738,294**	**735,384**	**732,578**	**729,863**	**727,232**	**724,682**	**735,331**	**100/94***	**0.38/1.24***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	183,327	182,115	180,925	179,757	178,610	177,484	182,841	98.95	0.65
Fixed-Rate Maturing in 37 Months or More	38,499	36,706	35,023	33,442	31,954	30,554	36,928	94.84	4.66
Variable-Rate	173,535	173,343	173,153	172,964	172,775	172,588	172,131	100.59	0.11
TOTAL BORROWINGS	**395,361**	**392,164**	**389,101**	**386,162**	**383,339**	**380,625**	**391,900**	**99.29**	**0.77**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	8,249	8,249	8,249	8,249	8,249	8,249	8,249	100.00	0.00
Other Escrow Accounts	6,493	6,305	6,127	5,961	5,803	5,654	7,307	83.86	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,263	34,263	34,263	34,263	34,263	34,263	34,263	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	5,670		
TOTAL OTHER LIABILITIES	**49,005**	**48,816**	**48,639**	**48,472**	**48,315**	**48,166**	**55,489**	**87.66**	**0.36**
Other Liabilities not Included Above									
Self-Valued	64,269	62,757	61,851	61,177	60,579	60,007	62,758	98.56	1.28
Unamortized Yield Adjustments							320		
TOTAL LIABILITIES	**1,246,929**	**1,239,121**	**1,232,168**	**1,225,673**	**1,219,464**	**1,213,480**	**1,245,797**	**99/96****	**0.55/1.05****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	514	398	-101	-995	-1,956	-2,884			
ARMs	249	173	56	-117	-346	-627			
Other Mortgages	1,507	900	0	-1,107	-2,375	-3,762			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	2,375	1,689	-392	-3,562	-6,878	-10,080			
Sell Mortgages and MBS	-4,000	-3,034	-16	4,454	9,128	13,674			
Purchase Non-Mortgage Items	-148	-73	0	69	136	199			
Sell Non-Mortgage Items	-22	-11	0	11	21	31			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-3,057	-951	1,031	2,898	4,659	6,322			
Pay Floating, Receive Fixed Swaps	1,689	242	-1,107	-2,368	-3,547	-4,650			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	138	109	82	191	324	449			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-225	-114	0	116	236	354			
Options on Futures	450	149	23	71	133	196			
Construction LIP	182	82	-17	-113	-208	-302			
Self-Valued	2,888	905	353	560	936	1,311			
TOTAL OFF-BALANCE-SHEET POSITIONS	**2,539**	**464**	**-88**	**108**	**262**	**231**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	1,405,492	1,396,152	1,379,281	1,357,520	1,332,869	1,306,196	1,371,580	101/98***	1.40/1.88***
MINUS TOTAL LIABILITIES	1,246,929	1,239,121	1,232,168	1,225,673	1,219,464	1,213,480	1,245,797	99/96**	0.55/1.05**
PLUS OFF-BALANCE-SHEET POSITIONS	2,539	464	-88	108	262	231			
TOTAL NET PORTFOLIO VALUE #	161,102	157,495	147,025	131,954	113,667	92,947	125,783	116.89	8.68

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
\# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,581	$38,175	$48,121	$18,192	$12,850
WARM	320 mo	332 mo	341 mo	335 mo	312 mo
WAC	4.38%	5.65%	6.45%	7.41%	8.96%
Amount of these that is FHA or VA Guaranteed	$21	$617	$2,188	$995	$1,821
Securities Backed by Conventional Mortgages	$3,235	$17,729	$5,032	$213	$75
WARM	377 mo	348 mo	335 mo	247 mo	204 mo
Weighted Average Pass-Through Rate	4.73%	5.24%	6.18%	7.24%	8.76%
Securities Backed by FHA or VA Mortgages	$268	$2,421	$218	$171	$573
WARM	332 mo	338 mo	297 mo	252 mo	156 mo
Weighted Average Pass-Through Rate	3.94%	5.24%	6.28%	7.40%	9.25%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,027	$17,465	$11,554	$4,111	$3,068
WAC	4.71%	5.48%	6.43%	7.44%	9.13%
Mortgage Securities	$5,812	$7,793	$583	$81	$18
Weighted Average Pass-Through Rate	4.39%	5.15%	6.12%	7.21%	8.78%
WARM (of 15-Year Loans and Securities)	139 mo	164 mo	168 mo	157 mo	156 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,332	$20,324	$13,539	$1,149	$390
WAC	4.61%	5.54%	6.34%	7.31%	9.29%
Mortgage Securities	$2,755	$1,282	$510	$1	$0
Weighted Average Pass-Through Rate	4.33%	5.27%	6.48%	7.44%	8.48%
WARM (of Balloon Loans and Securities)	78 mo	138 mo	228 mo	189 mo	211 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$246,649**

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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	$1,078	$1,734	$342	$5,487	$679
WAC	5.28%	4.86%	5.28%	2.34%	3.47%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,734	$70,557	$137,127	$209,610	$24,258
Weighted Average Margin	342 bp	309 bp	255 bp	311 bp	264 bp
WAC	7.26%	5.67%	5.30%	7.07%	5.60%
WARM	320 mo	333 mo	342 mo	344 mo	315 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	44 mo	6 mo	25 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$473,606**

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	$786	$815	$292	$2,830	$15
Weighted Average Distance from Lifetime Cap	148 bp	118 bp	105 bp	166 bp	110 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4,299	$3,759	$1,218	$91,895	$936
Weighted Average Distance from Lifetime Cap	301 bp	362 bp	370 bp	324 bp	328 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,541	$66,725	$132,273	$119,023	$23,893
Weighted Average Distance from Lifetime Cap	611 bp	586 bp	537 bp	516 bp	633 bp
Balances Without Lifetime Cap	$3,186	$992	$3,686	$1,349	$93
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,406	$62,902	$127,488	$841	$7,924
Weighted Average Periodic Rate Cap	149 bp	216 bp	364 bp	376 bp	198 bp
Balances Subject to Periodic Rate Floors	$5,928	$48,177	$117,065	$784	$7,467
MBS Included in ARM Balances	$2,921	$14,241	$13,005	$2,582	$1,425

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$25,970	$52,061
WARM	104 mo	222 mo
Remaining Term to Full Amortization	263 mo	
Rate Index Code	0	0
Margin	238 bp	243 bp
Reset Frequency	23 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,130	$7,782
Wghted Average Distance to Lifetime Cap	72 bp	107 bp
Fixed-Rate:		
Balances	$10,064	$12,784
WARM	69 mo	116 mo
Remaining Term to Full Amortization	239 mo	
WAC	6.31%	6.58%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$25,719	$7,286
WARM	18 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	135 bp	6.93%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$86,018	$54,081
WARM	281 mo	209 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.80%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$38,456	$10,842
WARM	44 mo	69 mo
Margin in Column 1; WAC in Column 2	253 bp	7.42%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$33,501	$41,981
WARM	73 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	789 bp	9.86%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,476	$23,027
Fixed Rate		
Remaining WAL <= 5 Years	$838	$44,893
Remaining WAL 5-10 Years	$2,789	$3,403
Remaining WAL Over 10 Years	$950	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$40	$0
Floating Rate	$184	$42
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$498	$299
WAC	6.29%	8.07%
Principal-Only MBS	$130	$0
WAC	5.87%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,906	$71,665

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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	$38,033	$282,153	$209,345	$53,358	$25,639
WARM	162 mo	271 mo	289 mo	256 mo	198 mo
Weighted Average Servicing Fee	26 bp	30 bp	32 bp	35 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	4,203 loans
FHA/VA	877 loans
Subserviced by Others	104 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$201,000	$113,236
WARM (in months)	246 mo	340 mo
Weighted Average Servicing Fee	32 bp	56 bp

Total # of Adjustable-Rate Loans Serviced	1,426 loans
Number of These Subserviced by Others	11 loans

Total Balances of Mortgage Loans Serviced for Others	**$922,763**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$21,307		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,179		
Zero-Coupon Securities	$170	4.18%	39 mo
Government & Agency Securities	$11,892	4.42%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,705	4.73%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,776	5.51%	121 mo
Memo: Complex Securities (from supplemental reporting)	$24,820		

Total Cash, Deposits, and Securities	**$71,850**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,723
Accrued Interest Receivable	$5,029
Advances for Taxes and Insurance	$282
Less: Unamortized Yield Adjustments	$-7,230
Valuation Allowances	$3,212
Unrealized Gains (Losses)	$-2,305

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$700
Accrued Interest Receivable	$766
Less: Unamortized Yield Adjustments	$167
Valuation Allowances	$2,772
Unrealized Gains (Losses)	$-95

OTHER ITEMS

Real Estate Held for Investment	$112
Repossessed Assets	$905
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$1,708
Office Premises and Equipment	$8,597
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1,091
Less: Unamortized Yield Adjustments	$-79
Valuation Allowances	$5
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$13,571
Miscellaneous I	$42,353
Miscellaneous II	$22,733
TOTAL ASSETS	**$1,371,580**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$9,674
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$90
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,979
Mortgage-Related Mututal Funds	$201
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$40,804
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$47,992
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9,346

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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	$91,843	$13,398	$2,954	$885
WAC	4.36%	3.45%	4.84%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$108,320	$35,829	$12,074	$1,308
WAC	4.69%	4.06%	4.95%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$23,768	$19,188	$453
WAC		4.39%	4.08%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$18,267	$193
WAC			4.72%	
WARM			68 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$325,641**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$39,280	$10,426	$15,311
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$160,654	$63,265	$41,617
Penalty in Months of Forgone Interest	2.83 mo	5.51 mo	8.10 mo
Balances in New Accounts	$35,070	$4,273	$1,222

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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%	$7,840	$8,180	$1,843	1.78%
3.00 to 3.99%	$2,572	$30,652	$1,224	3.53%
4.00 to 4.99%	$15,271	$26,890	$18,860	4.53%
5.00 to 5.99%	$74,700	$15,874	$12,126	5.30%
6.00 to 6.99%	$40	$303	$2,592	6.60%
7.00 to 7.99%	$5	$197	$142	7.19%
8.00 to 8.99%	$0	$153	$18	8.47%
9.00 and Above	$71	$94	$123	9.72%
WARM	1 mo	17 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$219,768**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$248,936
Book Value of Redeemable Preferred Stock	$0

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$74,952	2.13%	$3,278
Money Market Deposit Accounts (MMDAs)	$182,354	3.32%	$14,538
Passbook Accounts	$73,392	2.12%	$5,529
Non-Interest-Bearing Non-Maturity Deposits	$64,944		$3,421
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,810	0.46%	
Escrow for Mortgages Serviced for Others	$6,439	0.09%	
Other Escrows	$7,307	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$411,198		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-468		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$788		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$34,263		
Miscellaneous II	$5,670		
TOTAL LIABILITIES	**$1,245,797**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2,686
EQUITY CAPITAL	$123,131
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,371,614**

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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	8	$1,846
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	40	$6,134
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$5,152
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	29	$1,839
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$2,740
1014	Opt commitment to orig 25- or 30-year FRMs	61	$18,300
1016	Opt commitment to orig "other" Mortgages	56	$40,599
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$123
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1,391
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$593
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$238
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$22
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$1,811
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$3,936
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$420
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	7	$1,485
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	21	$125
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	$3,384
2036	Commit/sell "other" Mortgage loans, svc retained		$1,440
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$46
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$380
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$4,868
2054	Commit/purchase 25- to 30-year FRM MBS	8	$40,578
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$6,577
2074	Commit/sell 25- or 30-yr FRM MBS	19	$54,146
2076	Commit/sell "other" MBS		$894

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$93
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,440
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$667
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$231
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released	6	$242
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	6	$5,139
2116	Commit/purchase "other" Mortgage loans, svc released	6	$1,141
2122	Commit/sell 1-mo COFI ARM loans, svc released		$120
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$10,050
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	10	$1,276
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,217
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$978
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$12,105
2136	Commit/sell "other" Mortgage loans, svc released	10	$3,033
2202	Firm commitment to originate 1-month COFI ARM loans		$182
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$70
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	16	$219
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$513
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$102
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$470
2214	Firm commit/originate 25- or 30-year FRM loans	19	$830
2216	Firm commit/originate "other" Mortgage loans	22	$1,638
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$2,500
3016	Option to purchase "other" Mortgages		$338
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$4
3032	Option to sell 10-, 15-, or 20-year FRMs		$1,512

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3034	Option to sell 25- or 30-year FRMs	8	$1,552
3036	Option to sell "other" Mortgages		$1
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$28
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$14
3074	Short option to sell 25- or 30-yr FRMs		$390
3076	Short option to sell "other" Mortgages		$78
4002	Commit/purchase non-Mortgage financial assets	26	$1,587
4006	Commit/purchase "other" liabilities		$3,850
4022	Commit/sell non-Mortgage financial assets		$1,119
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$3,402
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$60,238
5024	IR swap: pay 1-month LIBOR, receive fixed		$18,479
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$22,696
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$128
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$57
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$128
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$11
8006	Long futures contract on 2-year Treasury note		$2,738
8008	Long futures contract on 5-year Treasury note		$3,012
8010	Long futures contract on 10-year Treasury note		$329
8012	Long futures contract on Treasury bond		$3
8032	Short futures contract on 30-day interest rate		$71
8038	Short futures contract on 5-year Treasury note		$338
8040	Short futures contract on 10-year Treasury note		$935
8046	Short futures contract on 3-month Eurodollar		$91,487
9010	Long call option on 10-year T-note futures contract		$4,800
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9040	Long put option on 3-month Eurodollar futures contract		$6,400
9082	Short put option on 10-year T-note futures contract		$20
9502	Fixed-rate construction loans in process	46	$3,551
9512	Adjustable-rate construction loans in process	43	$8,385

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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		$71
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$513
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$728
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$281
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,139
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$440
120	Other investment securities, fixed-coupon securities		$35
122	Other investment securities, floating-rate securities		$37
125	Multi/nonres mtg loans; fixed-rate, Balloon		$119
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$203
140	Second Mortgages (adj-rate)		$110
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$16
183	Consumer loans; auto loans and leases		$3,933
185	Consumer loans; credit cards		$5,795
187	Consumer loans; recreational vehicles		$2,520
189	Consumer loans; other		$729
200	Variable-rate, fixed-maturity CDs	39	$14,047
220	Variable-rate FHLB advances	24	$123,534
299	Other variable-rate	31	$48,597
300	Govt. & agency securities, fixed-coupon securities		$277
302	Govt. & agency securities, floating-rate securities		$3

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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	55	$24,820	$25,619	$25,103	$24,429	$23,685	$22,999	$22,370
123 - Mortgage Derivatives - M/V estimate	70	$78,452	$80,211	$79,236	$77,567	$75,530	$73,399	$71,203
129 - Mortgage-Related Mutual Funds - M/V estimate		$108	$111	$110	$108	$105	$102	$99
280 - FHLB putable advance-M/V estimate	26	$13,157	$13,587	$13,168	$12,932	$12,754	$12,596	$12,446
281 - FHLB convertible advance-M/V estimate	22	$6,695	$6,879	$6,703	$6,600	$6,533	$6,480	$6,428
282 - FHLB callable advance-M/V estimate	7	$6,950	$7,169	$6,994	$6,874	$6,780	$6,686	$6,600
283 - FHLB periodic floor floating rate advance-M/V Estimates		$53	$53	$52	$51	$50	$48	$47
289 - Other FHLB structured advances - M/V estimate	14	$20,093	$20,295	$20,039	$19,847	$19,696	$19,568	$19,445
290 - Other structured borrowings - M/V estimate	18	$15,810	$16,287	$15,799	$15,547	$15,365	$15,200	$15,040
500 - Other OBS Positions w/o contract code or exceeds 16 positions	18	$225,589	$2,888	$905	$353	$560	$936	$1,311