Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 283** | **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	21,752	-10,373	-32 %	7.60 %	-301 bp
+200 bp	25,545	-6,580	-20 %	8.75 %	-186 bp
+100 bp	29,081	-3,043	-9 %	9.77 %	-84 bp
0 bp	32,125			10.61 %	
-100 bp	34,189	2,065	+6 %	11.13 %	+53 bp
-200 bp	34,666	2,541	+8 %	11.19 %	+58 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	10.61 %	10.75 %	11.29 %
Post-shock NPV Ratio	8.75 %	9.10 %	10.28 %
Sensitivity Measure: Decline in NPV Ratio	186 bp	165 bp	101 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. 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	40,547	40,067	39,042	37,596	35,900	34,141	39,161	99.70	3.16
30-Year Mortgage Securities	12,530	12,235	11,569	10,865	10,202	9,596	12,236	94.55	5.92
15-Year Mortgages and MBS	21,629	21,145	20,468	19,694	18,891	18,097	20,683	98.96	3.54
Balloon Mortgages and MBS	10,581	10,368	10,101	9,783	9,425	9,040	10,421	96.93	2.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,499	7,480	7,448	7,397	7,321	7,221	7,280	102.32	0.56
7 Month to 2 Year Reset Frequency	18,206	17,978	17,663	17,270	16,806	16,285	17,989	98.19	2.00
2+ to 5 Year Reset Frequency	32,135	31,442	30,595	29,637	28,603	27,518	31,409	97.41	2.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	8,097	8,003	7,838	7,623	7,371	7,101	7,725	101.46	2.42
2 Month to 5 Year Reset Frequency	1,591	1,563	1,531	1,494	1,451	1,405	1,583	96.71	2.26
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,889	2,870	2,852	2,833	2,812	2,793	2,876	99.17	0.66
Adjustable-Rate, Fully Amortizing	7,977	7,923	7,870	7,816	7,761	7,708	7,952	98.97	0.68
Fixed-Rate, Balloon	4,798	4,657	4,522	4,392	4,268	4,149	4,612	98.04	2.93
Fixed-Rate, Fully Amortizing	5,600	5,397	5,207	5,029	4,861	4,703	5,253	99.13	3.54
Construction and Land Loans									
Adjustable-Rate	10,472	10,453	10,434	10,416	10,396	10,379	10,447	99.87	0.18
Fixed-Rate	3,271	3,214	3,159	3,106	3,054	3,004	3,181	99.32	1.71
Second-Mortgage Loans and Securities									
Adjustable-Rate	25,447	25,434	25,422	25,413	25,397	25,391	25,121	101.20	0.04
Fixed-Rate	10,308	10,058	9,821	9,595	9,380	9,175	9,814	100.07	2.36
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	195	192	188	183	177	170	188	100.00	2.41
Accrued Interest Receivable	1,083	1,083	1,083	1,083	1,083	1,083	1,083	100.00	0.00
Advance for Taxes/Insurance	102	102	102	102	102	102	102	100.00	0.00
Float on Escrows on Owned Mortgages	72	115	166	209	247	280			-28.26
LESS: Value of Servicing on Mortgages Serviced by Others	-123	-148	-157	-158	-157	-155			-3.13
TOTAL MORTGAGE LOANS AND SECURITIES	**225,153**	**221,927**	**217,237**	**211,693**	**205,664**	**199,497**	**219,115**	**99.14**	**2.36**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	6,786	6,784	6,782	6,781	6,779	6,779	6,798	99.77	0.02
Fixed-Rate	3,551	3,434	3,322	3,215	3,113	3,015	3,351	99.12	3.30
Consumer Loans									
Adjustable-Rate	3,366	3,361	3,357	3,352	3,347	3,343	3,137	107.01	0.14
Fixed-Rate	21,962	21,657	21,364	21,083	20,811	20,549	21,827	97.88	1.35
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-596	-589	-582	-576	-570	-564	-582	0.00	1.13
Accrued Interest Receivable	250	250	250	250	250	250	250	100.00	0.00
TOTAL NONMORTGAGE LOANS	**35,320**	**34,898**	**34,493**	**34,105**	**33,731**	**33,373**	**34,781**	**99.17**	**1.15**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,988	4,988	4,988	4,988	4,988	4,988	4,988	100.00	0.00
Equities and All Mutual Funds	1,320	1,281	1,237	1,192	1,145	1,096	1,237	100.00	3.58
Zero-Coupon Securities	61	56	52	49	46	44	54	97.28	6.75
Government and Agency Securities	3,764	3,668	3,577	3,491	3,409	3,330	3,673	97.39	2.48
Term Fed Funds, Term Repos	2,583	2,578	2,574	2,569	2,564	2,560	2,577	99.87	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,322	1,254	1,192	1,136	1,085	1,037	1,238	96.33	4.96
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,046	10,739	10,381	9,970	9,602	9,268	10,499	98.88	3.71
Structured Securities (Complex)	7,048	6,895	6,726	6,545	6,384	6,234	6,847	98.24	2.60
LESS: Valuation Allowances for Investment Securities	4	3	3	3	3	3	3	100.00	1.69
TOTAL CASH, DEPOSITS, AND SECURITIES	**32,129**	**31,456**	**30,725**	**29,936**	**29,220**	**28,553**	**31,110**	**98.76**	**2.47**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	301	301	301	301	301	301	301	100.00	0.00
Real Estate Held for Investment	66	66	66	66	66	66	66	100.00	0.00
Investment in Unconsolidated Subsidiaries	163	161	153	140	125	108	153	100.00	6.80
Office Premises and Equipment	2,777	2,777	2,777	2,777	2,777	2,777	2,777	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,306**	**3,305**	**3,296**	**3,284**	**3,269**	**3,252**	**3,296**	**100.00**	**0.32**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	414	578	694	740	744	732			-11.69
Adjustable-Rate Servicing	194	199	206	210	213	215			-2.84
Float on Mortgages Serviced for Others	317	397	463	509	544	573			-12.11
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**925**	**1,174**	**1,364**	**1,460**	**1,500**	**1,520**			**-10.50**
OTHER ASSETS									
Purchased and Excess Servicing							1,565		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,429	6,429	6,429	6,429	6,429	6,429	6,429	100.00	0.00
Miscellaneous II							2,265		
Deposit Intangibles									
Retail CD Intangible	143	159	174	188	200	212			-8.45
Transaction Account Intangible	1,348	1,712	2,006	2,290	2,579	2,855			-14.41
MMDA Intangible	2,821	3,338	3,927	4,530	5,163	5,776			-15.17
Passbook Account Intangible	1,243	1,470	1,684	1,937	2,211	2,467			-13.87
Non-Interest-Bearing Account Intangible	877	1,181	1,471	1,745	2,007	2,256			-19.18
TOTAL OTHER ASSETS	**12,862**	**14,288**	**15,690**	**17,119**	**18,589**	**19,995**	**10,260**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							178		
TOTAL ASSETS	**309,694**	**307,048**	**302,804**	**297,597**	**291,972**	**286,189**	**298,739**	**101/98*** **	**1.56/2.09*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	56,799	56,547	56,299	56,054	55,810	55,570	56,527	99.60	0.44
Fixed-Rate Maturing in 13 Months or More	20,541	20,052	19,580	19,124	18,684	18,259	20,155	97.14	2.37
Variable-Rate	447	447	447	446	446	446	447	99.93	0.06
Demand									
Transaction Accounts	15,398	15,398	15,398	15,398	15,398	15,398	15,398	100/87*	0.00/2.16*
MMDAs	51,142	51,142	51,142	51,142	51,142	51,142	51,142	100/92*	0.00/1.26*
Passbook Accounts	13,580	13,580	13,580	13,580	13,580	13,580	13,580	100/88*	0.00/1.97*
Non-Interest-Bearing Accounts	13,860	13,860	13,860	13,860	13,860	13,860	13,860	100/89*	0.00/2.28*
TOTAL DEPOSITS	**171,767**	**171,025**	**170,305**	**169,604**	**168,920**	**168,254**	**171,109**	**100/94***	**0.42/1.32***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	54,079	53,593	53,117	52,651	52,194	51,746	53,907	98.54	0.89
Fixed-Rate Maturing in 37 Months or More	11,435	10,970	10,529	10,108	9,709	9,328	10,922	96.40	4.09
Variable-Rate	18,313	18,278	18,244	18,210	18,176	18,143	17,388	104.93	0.19
TOTAL BORROWINGS	**83,827**	**82,842**	**81,890**	**80,969**	**80,079**	**79,217**	**82,216**	**99.60**	**1.14**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,458	1,458	1,458	1,458	1,458	1,458	1,458	100.00	0.00
Other Escrow Accounts	316	307	298	290	283	275	352	84.70	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,819	5,819	5,819	5,819	5,819	5,819	5,819	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	326		
TOTAL OTHER LIABILITIES	**7,593**	**7,584**	**7,575**	**7,567**	**7,560**	**7,552**	**7,955**	**95.23**	**0.11**
Other Liabilities not Included Above									
Self-Valued	11,731	11,501	11,345	11,250	11,178	11,108	11,515	98.52	1.10
Unamortized Yield Adjustments							-33		
TOTAL LIABILITIES	**274,918**	**272,952**	**271,116**	**269,391**	**267,736**	**266,132**	**272,762**	**99/96****	**0.66/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	73	56	-26	-165	-312	-454			
ARMs	17	13	5	-7	-23	-42			
Other Mortgages	79	41	0	-41	-79	-116			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	267	157	-16	-229	-461	-709			
Sell Mortgages and MBS	-248	-176	56	376	702	1,011			
Purchase Non-Mortgage Items	-185	-91	0	87	170	249			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-512	-151	181	486	767	1,025			
Pay Floating, Receive Fixed Swaps	42	10	-18	-43	-67	-88			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	11	6	-1	-13	-26	-39			
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	5	3	1	0	-1	-2			
Construction LIP	67	35	4	-26	-56	-85			
Self-Valued	276	189	249	450	694	942			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-110**	**94**	**436**	**875**	**1,308**	**1,695**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	309,694	307,048	302,804	297,597	291,972	286,189	298,739	101/98***	1.56/2.09***
MINUS TOTAL LIABILITIES	274,918	272,952	271,116	269,391	267,736	266,132	272,762	99/96**	0.66/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	-110	94	436	875	1,308	1,695			
TOTAL NET PORTFOLIO VALUE #	34,666	34,189	32,125	29,081	25,545	21,752	25,977	123.66	7.95

* 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	$289	$8,305	$14,163	$8,331	$8,074
WARM	314 mo	327 mo	333 mo	335 mo	330 mo
WAC	4.68%	5.65%	6.49%	7.47%	8.99%
Amount of these that is FHA or VA Guaranteed	$1	$20	$144	$91	$55
Securities Backed by Conventional Mortgages	$450	$9,028	$240	$18	$11
WARM	281 mo	344 mo	288 mo	246 mo	210 mo
Weighted Average Pass-Through Rate	4.42%	5.14%	6.23%	7.19%	8.97%
Securities Backed by FHA or VA Mortgages	$236	$2,181	$57	$10	$6
WARM	325 mo	338 mo	277 mo	238 mo	166 mo
Weighted Average Pass-Through Rate	3.83%	5.22%	6.14%	7.16%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,750	$5,226	$4,154	$2,603	$2,376
WAC	4.71%	5.43%	6.48%	7.43%	9.21%
Mortgage Securities	$2,221	$2,119	$202	$26	$7
Weighted Average Pass-Through Rate	4.41%	5.19%	6.14%	7.36%	8.48%
WARM (of 15-Year Loans and Securities)	137 mo	148 mo	156 mo	155 mo	156 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$892	$4,145	$2,019	$680	$703
WAC	4.48%	5.52%	6.35%	7.32%	10.83%
Mortgage Securities	$1,709	$257	$16	$0	$0
Weighted Average Pass-Through Rate	4.11%	5.23%	6.31%	7.30%	8.16%
WARM (of Balloon Loans and Securities)	56 mo	87 mo	100 mo	66 mo	70 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$82,501**

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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	$643	$516	$102	$617	$23
WAC	5.23%	4.62%	6.17%	3.14%	4.39%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,637	$17,473	$31,308	$7,108	$1,560
Weighted Average Margin	317 bp	301 bp	270 bp	318 bp	278 bp
WAC	6.98%	5.51%	5.26%	7.33%	5.89%
WARM	299 mo	320 mo	337 mo	384 mo	307 mo
Weighted Average Time Until Next Payment Reset	4 mo	14 mo	41 mo	7 mo	28 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$65,986**

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	$278	$223	$257	$1,766	$5
Weighted Average Distance from Lifetime Cap	144 bp	143 bp	126 bp	162 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$830	$1,557	$393	$4,401	$29
Weighted Average Distance from Lifetime Cap	301 bp	354 bp	364 bp	261 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,692	$15,832	$28,887	$467	$1,455
Weighted Average Distance from Lifetime Cap	720 bp	594 bp	549 bp	753 bp	578 bp
Balances Without Lifetime Cap	$2,480	$376	$1,872	$1,091	$94
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,149	$16,935	$27,161	$394	$979
Weighted Average Periodic Rate Cap	136 bp	172 bp	246 bp	548 bp	207 bp
Balances Subject to Periodic Rate Floors	$1,071	$11,075	$19,193	$240	$957
MBS Included in ARM Balances	$1,299	$1,697	$2,825	$250	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,876	$7,952
WARM	79 mo	141 mo
Remaining Term to Full Amortization	231 mo	
Rate Index Code	0	0
Margin	197 bp	236 bp
Reset Frequency	17 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$223	$260
Wghted Average Distance to Lifetime Cap	30 bp	54 bp
Fixed-Rate:		
Balances	$4,612	$5,253
WARM	53 mo	97 mo
Remaining Term to Full Amortization	174 mo	
WAC	6.21%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$10,447	$3,181
WARM	19 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	120 bp	7.39%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$25,121	$9,814
WARM	230 mo	182 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	7.78%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,798	$3,351
WARM	43 mo	49 mo
Margin in Column 1; WAC in Column 2	192 bp	8.12%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,137	$21,827
WARM	63 mo	66 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	596 bp	10.69%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$245	$1,384
Fixed Rate		
Remaining WAL <= 5 Years	$110	$7,276
Remaining WAL 5-10 Years	$394	$323
Remaining WAL Over 10 Years	$360	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$5	$1
CMO Residuals:		
Fixed Rate	$0	$33
Floating Rate	$40	$9
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$18	$299
WAC	4.35%	8.07%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,174	$9,326

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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	$2,946	$25,501	$29,713	$7,561	$5,506
WARM	171 mo	263 mo	305 mo	292 mo	218 mo
Weighted Average Servicing Fee	27 bp	30 bp	34 bp	39 bp	65 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	647 loans				
FHA/VA	57 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$22,232	$711	Total # of Adjustable-Rate Loans Serviced	111 loans
WARM (in months)	332 mo	383 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	36 bp	24 bp		

Total Balances of Mortgage Loans Serviced for Others	**$94,171**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,988		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,237		
Zero-Coupon Securities	$54	4.78%	84 mo
Government & Agency Securities	$3,673	3.81%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,577	4.73%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,238	5.06%	87 mo
Memo: Complex Securities (from supplemental reporting)	$6,847		
Total Cash, Deposits, and Securities	**$20,614**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$849
Accrued Interest Receivable	$1,083
Advances for Taxes and Insurance	$102
Less: Unamortized Yield Adjustments	$-1,321
Valuation Allowances	$661
Unrealized Gains (Losses)	$-926

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$213
Accrued Interest Receivable	$250
Less: Unamortized Yield Adjustments	$58
Valuation Allowances	$795
Unrealized Gains (Losses)	$-5

OTHER ITEMS

Real Estate Held for Investment	$66
Repossessed Assets	$301
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$153
Office Premises and Equipment	$2,777
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-141
Less: Unamortized Yield Adjustments	$14
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,565
Miscellaneous I	$6,429
Miscellaneous II	$2,265

TOTAL ASSETS	**$298,739**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$48
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$819
Mortgage-Related Mututal Funds	$418
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$13,982
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$24,844
Weighted Average Servicing Fee	13 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,098

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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	$14,638	$4,278	$680	$221
WAC	4.16%	3.34%	4.59%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$19,478	$12,799	$4,655	$251
WAC	4.67%	4.05%	4.88%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,486	$7,165	$122
WAC		4.37%	4.04%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$5,504	$45
WAC			4.53%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$76,682**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,911	$2,383	$4,442
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$31,354	$21,797	$13,261
Penalty in Months of Forgone Interest	3.08 mo	6.33 mo	7.61 mo
Balances in New Accounts	$8,083	$1,906	$285

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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%	$1,444	$2,358	$3	2.70%
3.00 to 3.99%	$1,057	$13,032	$455	3.54%
4.00 to 4.99%	$6,513	$10,265	$5,873	4.54%
5.00 to 5.99%	$14,004	$5,031	$4,318	5.31%
6.00 to 6.99%	$33	$121	$232	6.67%
7.00 to 7.99%	$0	$44	$30	7.22%
8.00 to 8.99%	$0	$4	$11	8.37%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	57 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$64,829**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$29,350
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	$15,398	1.31%	$653
Money Market Deposit Accounts (MMDAs)	$51,142	2.90%	$4,914
Passbook Accounts	$13,580	1.82%	$1,122
Non-Interest-Bearing Non-Maturity Deposits	$13,860		$846
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$807	0.45%	
Escrow for Mortgages Serviced for Others	$652	0.04%	
Other Escrows	$352	0.33%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$95,791		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-42		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$9		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,819		
Miscellaneous II	$326		
TOTAL LIABILITIES	**$272,762**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$212
EQUITY CAPITAL	$25,770
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$298,743**

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	6	$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	39	$666
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	36	$272
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	25	$109
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	97	$461
1014	Opt commitment to orig 25- or 30-year FRMs	80	$2,896
1016	Opt commitment to orig "other" Mortgages	74	$1,270
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$5
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$49
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$5
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$12
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$2,454
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$39
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$70
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	8	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$1,296
2036	Commit/sell "other" Mortgage loans, svc retained		$41
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$33
2054	Commit/purchase 25- to 30-year FRM MBS		$593
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$180
2074	Commit/sell 25- or 30-yr FRM MBS	8	$3,524
2076	Commit/sell "other" MBS		$93

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$8
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$224
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$317
2116	Commit/purchase "other" Mortgage loans, svc released		$169
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$302
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$21
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	17	$67
2134	Commit/sell 25- or 30-yr FRM loans, svc released	34	$306
2136	Commit/sell "other" Mortgage loans, svc released	8	$249
2202	Firm commitment to originate 1-month COFI ARM loans		$126
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	19	$104
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	13	$477
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	28	$116
2214	Firm commit/originate 25- or 30-year FRM loans	30	$514
2216	Firm commit/originate "other" Mortgage loans	27	$1,448
3016	Option to purchase "other" Mortgages		$338
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
3034	Option to sell 25- or 30-year FRMs		$79
3036	Option to sell "other" Mortgages		$1
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$28
3068	Short option to sell 3- or 5-yr Treasury ARMs		$34
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$12
3074	Short option to sell 25- or 30-yr FRMs		$256

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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
3076	Short option to sell "other" Mortgages		$76
4002	Commit/purchase non-Mortgage financial assets	25	$663
4006	Commit/purchase "other" liabilities		$3,650
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,271
5004	IR swap: pay fixed, receive 3-month LIBOR	9	$4,858
5024	IR swap: pay 1-month LIBOR, receive fixed		$100
5026	IR swap: pay 3-month LIBOR, receive fixed		$402
5044	IR swap: pay the prime rate, receive fixed		$10
8036	Short futures contract on 2-year Treasury note		$6
8038	Short futures contract on 5-year Treasury note		$13
9010	Long call option on 10-year T-note futures contract		$30
9032	Long put option on 5-year T-note futures contract		$2
9034	Long put option on 10-year T-note futures contract		$2
9082	Short put option on 10-year T-note futures contract		$20
9502	Fixed-rate construction loans in process	106	$1,056
9512	Adjustable-rate construction loans in process	71	$2,403

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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		$2
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$34
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$98
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$54
120	Other investment securities, fixed-coupon securities	8	$52
122	Other investment securities, floating-rate securities	6	$46
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$33
180	Consumer loans; loans on deposits		$4
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$173
184	Consumer loans; mobile home loans		$2
187	Consumer loans; recreational vehicles		$2,636
189	Consumer loans; other		$738
200	Variable-rate, fixed-maturity CDs	72	$447
220	Variable-rate FHLB advances	65	$5,091
299	Other variable-rate	29	$12,296
300	Govt. & agency securities, fixed-coupon securities	6	$300
302	Govt. & agency securities, floating-rate securities		$4

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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	152	$6,847	$7,048	$6,895	$6,726	$6,545	$6,384	$6,234
123 - Mortgage Derivatives - M/V estimate	95	$10,511	$11,046	$10,739	$10,381	$9,970	$9,602	$9,268
129 - Mortgage-Related Mutual Funds - M/V estimate	19	$233	$238	$236	$233	$229	$225	$220
280 - FHLB putable advance-M/V estimate	35	$1,732	$1,790	$1,738	$1,704	$1,684	$1,671	$1,660
281 - FHLB convertible advance-M/V estimate	50	$5,511	$5,645	$5,510	$5,429	$5,374	$5,329	$5,285
282 - FHLB callable advance-M/V estimate	7	$252	$260	$256	$252	$250	$249	$248
283 - FHLB periodic floor floating rate advance-M/V Estimates		$65	$65	$64	$63	$62	$60	$59
289 - Other FHLB structured advances - M/V estimate	11	$2,632	$2,645	$2,611	$2,581	$2,570	$2,564	$2,558
290 - Other structured borrowings - M/V estimate		$1,323	$1,327	$1,322	$1,316	$1,311	$1,305	$1,299
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$4,982	$276	$189	$249	$450	$694	$942