Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 76** | **September 2005**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	3,958	-1,452	-27 %	9.24 %	-265 bp
+200 bp	4,499	-912	-17 %	10.28 %	-161 bp
+100 bp	5,003	-408	-8 %	11.20 %	-69 bp
0 bp	5,411			11.89 %	
-100 bp	5,555	144	+3 %	12.07 %	+18 bp
-200 bp	5,380	-31	-1 %	11.64 %	-25 bp

Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.89 %	12.40 %	16.73 %
Post-shock NPV Ratio	10.28 %	10.81 %	15.81 %
Sensitivity Measure: Decline in NPV Ratio	161 bp	159 bp	92 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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

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Report Prepared: 12/21/2005 4:14:51 PM — **Amounts in Millions** — **Data as of: 12/17/2005**

	-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	8,350	8,299	8,012	7,583	7,149	6,743	8,090	99.03	4.46
30-Year Mortgage Securities	118	117	114	109	103	98	113	100.11	3.76
15-Year Mortgages and MBS	4,477	4,399	4,258	4,091	3,919	3,751	4,257	100.01	3.63
Balloon Mortgages and MBS	1,361	1,341	1,315	1,279	1,236	1,187	1,315	99.96	2.36
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	147	147	147	146	146	145	145	101.19	0.19
7 Month to 2 Year Reset Frequency	4,674	4,641	4,593	4,525	4,440	4,340	4,533	101.32	1.26
2+ to 5 Year Reset Frequency	6,858	6,727	6,570	6,387	6,182	5,960	6,565	100.08	2.59
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	5	5	5	5	5	5	5	100.63	0.79
2 Month to 5 Year Reset Frequency	215	213	210	206	202	197	211	99.55	1.54
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	368	362	357	352	347	343	359	99.42	1.43
Adjustable-Rate, Fully Amortizing	1,870	1,853	1,837	1,822	1,806	1,791	1,842	99.71	0.86
Fixed-Rate, Balloon	347	328	311	295	281	267	310	100.27	5.32
Fixed-Rate, Fully Amortizing	874	838	804	772	743	715	790	101.77	4.08
Construction and Land Loans									
Adjustable-Rate	3,660	3,654	3,649	3,643	3,638	3,633	3,652	99.91	0.15
Fixed-Rate	721	708	696	684	673	662	730	95.36	1.73
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,908	3,904	3,901	3,898	3,895	3,893	3,897	100.11	0.08
Fixed-Rate	318	313	308	303	299	294	310	99.52	1.56
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	66	65	64	62	60	58	64	100.00	2.50
Accrued Interest Receivable	153	153	153	153	153	153	153	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	12	22	35	45	53	60			-32.04
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-46.97
TOTAL MORTGAGE LOANS AND SECURITIES	**38,510**	**38,099**	**37,346**	**36,368**	**35,337**	**34,305**	**37,350**	**99.99**	**2.32**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	575	573	572	572	571	570	574	99.74	0.17
Fixed-Rate	289	278	269	259	250	242	267	100.53	3.57
Consumer Loans									
Adjustable-Rate	92	92	92	92	92	92	95	97.34	0.08
Fixed-Rate	620	610	600	591	582	574	603	99.53	1.56
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-15	-15	-15	-15	-15	-15	-15	0.00	1.04
Accrued Interest Receivable	12	12	12	12	12	12	12	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,572**	**1,551**	**1,530**	**1,511**	**1,492**	**1,475**	**1,536**	**99.65**	**1.30**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	837	837	837	837	837	837	837	100.00	0.00
Equities and All Mutual Funds	173	168	164	159	154	148	164	99.82	2.94
Zero-Coupon Securities	2	2	1	1	1	1	1	112.30	8.82
Government and Agency Securities	575	560	546	532	519	506	545	100.22	2.56
Term Fed Funds, Term Repos	718	717	715	714	713	712	716	99.94	0.17
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	254	244	235	227	219	212	226	104.06	3.70
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	560	558	549	531	514	496	558	98.43	2.41
Structured Securities (Complex)	623	616	607	590	573	555	610	99.46	2.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,741**	**3,702**	**3,655**	**3,592**	**3,529**	**3,468**	**3,657**	**99.94**	**1.51**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	47	47	47	47	47	47	47	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	11	11	11	10	10	9	11	100.00	3.71
Office Premises and Equipment	387	387	387	387	387	387	387	100.00	0.00
TOTAL REAL ASSETS, ETC.	**447**	**447**	**447**	**447**	**446**	**445**	**447**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	74	111	136	142	142	139			-11.63
Adjustable-Rate Servicing	42	43	44	45	45	45			-1.79
Float on Mortgages Serviced for Others	74	94	110	122	131	139			-13.00
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**189**	**247**	**290**	**309**	**318**	**323**			**-10.66**
OTHER ASSETS									
Purchased and Excess Servicing							177		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,069	1,069	1,069	1,069	1,069	1,069	1,069	100.00	0.00
Miscellaneous II							204		
Deposit Intangibles									
Retail CD Intangible	35	40	45	50	55	59			-10.86
Transaction Account Intangible	290	414	540	627	713	809			-19.74
MMDA Intangible	86	105	125	148	172	195			-17.04
Passbook Account Intangible	233	312	382	450	517	581			-18.13
Non-Interest-Bearing Account Intangible	32	52	71	89	106	123			-26.22
TOTAL OTHER ASSETS	**1,745**	**1,992**	**2,233**	**2,434**	**2,632**	**2,836**	**1,450**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-57		
TOTAL ASSETS	**46,204**	**46,038**	**45,501**	**44,660**	**43,754**	**42,850**	**44,384**	**103/100*** **	**1.51/2.05*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	12,681	12,624	12,568	12,512	12,456	12,401	12,604	99.71	0.45
Fixed-Rate Maturing in 13 Months or More	8,135	7,947	7,765	7,589	7,419	7,254	7,809	99.43	2.30
Variable-Rate	185	185	185	185	185	185	185	99.95	0.04
Demand									
Transaction Accounts	4,913	4,913	4,913	4,913	4,913	4,913	4,913	100/89*	0.00/2.44*
MMDAs	1,878	1,878	1,878	1,878	1,878	1,878	1,878	100/93*	0.00/1.21*
Passbook Accounts	3,460	3,460	3,460	3,460	3,460	3,460	3,460	100/89*	0.00/2.25*
Non-Interest-Bearing Accounts	865	865	865	865	865	865	865	100/92*	0.00/2.34*
TOTAL DEPOSITS	**32,117**	**31,871**	**31,633**	**31,401**	**31,175**	**30,956**	**31,714**	**100/96***	**0.74/1.50***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	5,028	5,014	5,000	4,986	4,972	4,958	5,009	99.82	0.28
Fixed-Rate Maturing in 37 Months or More	379	359	341	323	307	292	340	100.07	5.31
Variable-Rate	422	422	422	422	422	422	422	100.00	0.00
TOTAL BORROWINGS	**5,829**	**5,795**	**5,762**	**5,731**	**5,701**	**5,672**	**5,771**	**99.85**	**0.56**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	358	358	358	358	358	358	358	100.00	0.00
Other Escrow Accounts	54	52	51	49	48	47	55	92.48	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	690	690	690	690	690	690	690	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	57		
TOTAL OTHER LIABILITIES	**1,102**	**1,100**	**1,099**	**1,097**	**1,096**	**1,095**	**1,160**	**94.72**	**0.13**
Other Liabilities not Included Above									
Self-Valued	1,716	1,654	1,607	1,576	1,559	1,549	1,568	102.48	2.43
Unamortized Yield Adjustments							2		
TOTAL LIABILITIES	**40,764**	**40,421**	**40,101**	**39,805**	**39,531**	**39,272**	**40,215**	**100/97****	**0.77/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	65	50	-42	-184	-325	-457			
ARMs	35	30	23	9	-12	-40			
Other Mortgages	16	9	0	-13	-29	-48			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	57	45	-19	-109	-197	-279			
Sell Mortgages and MBS	-222	-173	76	424	763	1,076			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-43	-20	1	20	38	53			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-2	-1	0	1	2	4			
Options on Futures	0	0	0	0	0	0			
Construction LIP	5	-15	-35	-54	-73	-92			
Self-Valued	29	12	7	54	108	163			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-60**	**-62**	**10**	**148**	**276**	**380**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	46,204	46,038	45,501	44,660	43,754	42,850	44,384	103/100***	1.51/2.05***
MINUS TOTAL LIABILITIES	40,764	40,421	40,101	39,805	39,531	39,272	40,215	100/97**	0.77/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-60	-62	10	148	276	380			
TOTAL NET PORTFOLIO VALUE #	5,380	5,555	5,411	5,003	4,499	3,958	4,169	129.80	5.11

* 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	$358	$5,394	$1,865	$357	$117
WARM	341 mo	348 mo	333 mo	297 mo	247 mo
WAC	4.56%	5.57%	6.31%	7.33%	8.72%
Amount of these that is FHA or VA Guaranteed	$9	$6	$94	$18	$4
Securities Backed by Conventional Mortgages	$9	$60	$18	$10	$3
WARM	185 mo	316 mo	209 mo	280 mo	233 mo
Weighted Average Pass-Through Rate	4.26%	5.10%	6.25%	7.17%	8.28%
Securities Backed by FHA or VA Mortgages	$5	$2	$5	$1	$0
WARM	352 mo	333 mo	304 mo	249 mo	158 mo
Weighted Average Pass-Through Rate	4.50%	5.61%	6.07%	7.13%	9.22%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$961	$2,133	$738	$209	$75
WAC	4.73%	5.38%	6.40%	7.35%	8.65%
Mortgage Securities	$78	$47	$14	$3	$0
Weighted Average Pass-Through Rate	4.26%	5.06%	6.23%	7.38%	8.98%
WARM (of 15-Year Loans and Securities)	149 mo	156 mo	124 mo	122 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$343	$694	$222	$37	$5
WAC	4.56%	5.42%	6.32%	7.20%	8.87%
Mortgage Securities	$10	$2	$1	$0	$0
Weighted Average Pass-Through Rate	4.03%	5.12%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	64 mo	79 mo	89 mo	81 mo	78 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,776**

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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	$0	$561	$8	$0	$2
WAC	0.00%	4.31%	5.71%	0.00%	6.11%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$145	$3,972	$6,557	$5	$209
Weighted Average Margin	199 bp	309 bp	284 bp	149 bp	187 bp
WAC	6.52%	5.52%	5.60%	4.48%	5.77%
WARM	72 mo	313 mo	341 mo	189 mo	219 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	41 mo	1 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$11,459**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$3	$6	$11	$0	$0
Weighted Average Distance from Lifetime Cap	114 bp	41 bp	104 bp	0 bp	11 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$105	$8	$1	$1
Weighted Average Distance from Lifetime Cap	364 bp	383 bp	321 bp	375 bp	372 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$78	$4,390	$6,480	$4	$203
Weighted Average Distance from Lifetime Cap	1,039 bp	659 bp	591 bp	851 bp	653 bp
Balances Without Lifetime Cap	$63	$33	$67	$0	$6
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$28	$4,319	$6,485	$2	$189
Weighted Average Periodic Rate Cap	134 bp	206 bp	353 bp	195 bp	163 bp
Balances Subject to Periodic Rate Floors	$16	$4,083	$6,123	$1	$189
MBS Included in ARM Balances	$22	$400	$12	$4	$14

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$359	$1,842
WARM	82 mo	183 mo
Remaining Term to Full Amortization	261 mo	
Rate Index Code	0	0
Margin	259 bp	266 bp
Reset Frequency	39 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1	$14
Wghted Average Distance to Lifetime Cap	20 bp	70 bp
Fixed-Rate:		
Balances	$310	$790
WARM	90 mo	111 mo
Remaining Term to Full Amortization	297 mo	
WAC	6.17%	6.43%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,652	$730
WARM	17 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	92 bp	5.77%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,897	$310
WARM	122 mo	81 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	6.27%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$574	$267
WARM	51 mo	51 mo
Margin in Column 1; WAC in Column 2	150 bp	6.68%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$95	$603
WARM	32 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	230 bp	7.53%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$27
Fixed Rate		
Remaining WAL <= 5 Years	$10	$474
Remaining WAL 5-10 Years	$21	$4
Remaining WAL Over 10 Years	$22	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$53	$505

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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	$2,099	$8,592	$4,416	$853	$176
WARM	125 mo	257 mo	296 mo	272 mo	234 mo
Weighted Average Servicing Fee	30 bp	31 bp	32 bp	33 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	154 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$5,309	$4	Total # of Adjustable-Rate Loans Serviced	30 loans
WARM (in months)	345 mo	162 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	32 bp	42 bp		

Total Balances of Mortgage Loans Serviced for Others	**$21,448**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$837		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$164		
Zero-Coupon Securities	$1	5.52%	106 mo
Government & Agency Securities	$545	4.14%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$716	3.69%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$226	5.40%	52 mo
Memo: Complex Securities (from supplemental reporting)	$610		
Total Cash, Deposits, and Securities	**$3,099**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$275
Accrued Interest Receivable	$153
Advances for Taxes and Insurance	$9
Less: Unamortized Yield Adjustments	$45
Valuation Allowances	$212
Unrealized Gains (Losses)	$-9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$21
Accrued Interest Receivable	$12
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$36
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$47
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$387
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-13
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$177
Miscellaneous I	$1,069
Miscellaneous II	$204
TOTAL ASSETS	**$44,384**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$92
Mortgage-Related Mututal Funds	$72
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$66
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$163
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$2,646	$1,318	$297	$20
WAC	2.86%	2.60%	5.11%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$4,510	$3,305	$529	$35
WAC	3.61%	3.11%	4.70%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$3,883	$2,139	$28
WAC		3.68%	4.22%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,788	$7
WAC			4.66%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$20,414**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$910	$225	$189
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,646	$5,262	$4,210
Penalty in Months of Forgone Interest	3.38 mo	6.31 mo	6.58 mo
Balances in New Accounts	$534	$476	$94

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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%	$269	$297	$6	2.64%
3.00 to 3.99%	$3,777	$543	$48	3.81%
4.00 to 4.99%	$14	$50	$195	4.36%
5.00 to 5.99%	$5	$27	$51	5.47%
6.00 to 6.99%	$0	$18	$27	6.31%
7.00 to 7.99%	$0	$7	$13	7.41%
8.00 to 8.99%	$0	$2	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	14 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$5,349**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,175
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$4,913	2.18%	$442
Money Market Deposit Accounts (MMDAs)	$1,878	2.32%	$128
Passbook Accounts	$3,460	1.20%	$90
Non-Interest-Bearing Non-Maturity Deposits	$865		$56
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$148	0.01%	
Escrow for Mortgages Serviced for Others	$210	0.01%	
Other Escrows	$55	1.95%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$11,529		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$690		
Miscellaneous II	$57		
TOTAL LIABILITIES	**$40,215**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,168
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$44,384**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$14
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	16	$171
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$1,233
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$214
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	32	$413
1014	Opt commitment to orig 25- or 30-year FRMs	32	$2,555
1016	Opt commitment to orig "other" Mortgages	23	$621
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
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		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$28
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$67
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$776
2054	Commit/purchase 25- to 30-year FRM MBS		$1,276
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$372
2074	Commit/sell 25- or 30-yr FRM MBS		$4,526
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
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		$8
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$56
2136	Commit/sell "other" Mortgage loans, svc released		$9
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	6	$49
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$4

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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
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$71
2214	Firm commit/originate 25- or 30-year FRM loans	13	$79
2216	Firm commit/originate "other" Mortgage loans	8	$30
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$43
5004	IR swap: pay fixed, receive 3-month LIBOR		$267
8040	Short futures contract on 10-year Treasury note		$19
9502	Fixed-rate construction loans in process	47	$559
9512	Adjustable-rate construction loans in process	32	$1,562

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$4
200	Variable-rate, fixed-maturity CDs	21	$185
220	Variable-rate FHLB advances	16	$80
299	Other variable-rate		$341

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	43	$610	$623	$616	$607	$590	$573	$555
123 - Mortgage Derivatives - M/V estimate	26	$559	$560	$558	$549	$531	$514	$496
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$67	$68	$67	$67	$66	$65	$65
280 - FHLB putable advance-M/V estimate		$62	$69	$66	$64	$63	$62	$62
281 - FHLB convertible advance-M/V estimate	16	$1,411	$1,545	$1,489	$1,446	$1,418	$1,402	$1,393
282 - FHLB callable advance-M/V estimate		$54	$60	$58	$56	$55	$54	$53
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$41	$41	$40	$40	$40	$40	$40
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$19,405	$29	$12	$7	$54	$108	$163