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: 112** | **September 2008**

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	89,958	-25,665	-22 %	8.89 %	-209 bp
+200 bp	99,819	-15,804	-14 %	9.72 %	-126 bp
+100 bp	108,217	-7,406	-6 %	10.39 %	-58 bp
0 bp	115,623			10.98 %	
-100 bp	115,090	-533	0 %	10.84 %	-14 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	10.98 %	9.77 %	10.32 %
Post-shock NPV Ratio	9.72 %	8.86 %	8.80 %
Sensitivity Measure: Decline in NPV Ratio	126 bp	91 bp	152 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	108,445	105,921	102,209	97,986	93,698	104,993	100.88	2.94
30-Year Mortgage Securities	20,604	19,992	19,116	18,222	17,362	20,099	99.46	3.72
15-Year Mortgages and MBS	35,841	34,931	33,816	32,615	31,403	34,738	100.56	2.90
Balloon Mortgages and MBS	26,318	25,818	25,192	24,445	23,591	26,090	98.96	2.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	21,120	21,036	20,944	20,833	20,669	22,232	94.62	0.42
7 Month to 2 Year Reset Frequency	52,900	52,411	51,363	50,327	49,208	53,365	98.21	1.47
2+ to 5 Year Reset Frequency	96,592	95,211	93,083	89,186	85,523	95,039	100.18	1.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	68,549	67,958	67,325	66,616	65,810	65,852	103.20	0.90
2 Month to 5 Year Reset Frequency	21,563	21,243	20,888	20,494	20,054	21,486	98.87	1.59
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	18,343	18,098	17,864	17,636	17,403	17,995	100.57	1.32
Adjustable-Rate, Fully Amortizing	31,263	31,047	30,837	30,611	30,341	30,927	100.39	0.69
Fixed-Rate, Balloon	12,186	11,701	11,242	10,807	10,395	11,539	101.40	4.03
Fixed-Rate, Fully Amortizing	22,111	21,376	20,685	20,033	19,417	21,098	101.32	3.34
Construction and Land Loans								
Adjustable-Rate	23,506	23,456	23,405	23,355	23,306	23,384	100.31	0.22
Fixed-Rate	5,182	5,057	4,938	4,825	4,717	5,090	99.36	2.42
Second-Mortgage Loans and Securities								
Adjustable-Rate	57,124	56,979	56,836	56,694	56,555	56,647	100.59	0.25
Fixed-Rate	40,307	39,343	38,425	37,550	36,716	38,003	103.52	2.39
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	9,405	9,268	9,100	8,897	8,688	9,268	100.00	1.64
Accrued Interest Receivable	3,441	3,441	3,441	3,441	3,441	3,441	100.00	0.00
Advance for Taxes/Insurance	340	340	340	340	340	340	100.00	0.00
Float on Escrows on Owned Mortgages	79	144	234	327	402			-53.54
LESS: Value of Servicing on Mortgages Serviced by Others	-136	-142	-153	-166	-169			-6.00
TOTAL MORTGAGE LOANS AND SECURITIES	**675,358**	**664,911**	**651,436**	**635,405**	**619,206**	**661,626**	**100.50**	**1.80**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	29,140	29,088	29,037	28,986	28,935	29,009	100.27	0.18
Fixed-Rate	12,774	12,252	11,757	11,287	10,842	11,464	106.87	4.15
Consumer Loans								
Adjustable-Rate	44,201	44,113	44,026	43,940	43,855	42,776	103.13	0.20
Fixed-Rate	38,176	37,624	37,092	36,581	36,089	37,369	100.68	1.44
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,626	-2,606	-2,587	-2,569	-2,552	-2,606	0.00	0.73
Accrued Interest Receivable	882	882	882	882	882	882	100.00	0.00
TOTAL NONMORTGAGE LOANS	**122,547**	**121,352**	**120,206**	**119,107**	**118,052**	**118,894**	**102.07**	**0.96**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	32,231	32,231	32,231	32,231	32,231	32,231	100.00	0.00
Equities and All Mutual Funds	1,133	1,089	1,045	1,001	957	1,089	100.00	4.05
Zero-Coupon Securities	4,707	4,696	4,685	4,674	4,663	4,680	100.36	0.24
Government and Agency Securities	5,643	5,583	5,524	5,467	5,411	5,476	101.95	1.06
Term Fed Funds, Term Repos	16,064	16,043	16,022	16,001	15,981	16,070	99.83	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	32,081	31,922	31,773	31,633	31,500	31,875	100.15	0.48
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	82,751	79,901	76,547	73,602	71,081	95,934	83.29	3.88
Structured Securities (Complex)	9,879	9,565	9,169	8,739	8,295	9,875	96.86	3.71
LESS: Valuation Allowances for Investment Securities	7	7	7	7	7	7	100.00	3.06
TOTAL CASH, DEPOSITS, AND SECURITIES	**184,483**	**181,024**	**176,990**	**173,340**	**170,112**	**197,223**	**91.79**	**2.07**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,287	3,287	3,287	3,287	3,287	3,287	100.00	0.00
Real Estate Held for Investment	64	64	64	64	64	64	100.00	0.00
Investment in Unconsolidated Subsidiaries	976	914	852	790	728	914	100.00	6.80
Office Premises and Equipment	5,834	5,834	5,834	5,834	5,834	5,834	100.00	0.00
TOTAL REAL ASSETS, ETC.	**10,161**	**10,098**	**10,036**	**9,974**	**9,912**	**10,098**	**100.00**	**0.62**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,325	2,916	3,887	4,889	5,300			-26.79
Adjustable-Rate Servicing	1,019	999	988	1,208	1,252			1.52
Float on Mortgages Serviced for Others	1,140	1,319	1,527	1,737	1,886			-14.68
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,484**	**5,234**	**6,403**	**7,833**	**8,438**			**-18.33**
OTHER ASSETS								
Purchased and Excess Servicing						5,707		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	44,656	44,656	44,656	44,656	44,656	44,656	100.00	0.00
Miscellaneous II						16,158		
Deposit Intangibles								
Retail CD Intangible	297	350	390	432	476			-13.42
Transaction Account Intangible	3,462	4,651	5,788	6,821	7,650			-25.01
MMDA Intangible	11,968	14,944	17,598	20,270	22,970			-18.84
Passbook Account Intangible	3,258	4,240	5,088	5,888	6,640			-21.57
Non-Interest-Bearing Account Intangible	1,344	2,007	2,637	3,237	3,807			-32.22
TOTAL OTHER ASSETS	**64,984**	**70,847**	**76,157**	**81,303**	**86,199**	**66,521**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-23,060		
TOTAL ASSETS	**1,062,016**	**1,053,466**	**1,041,229**	**1,026,963**	**1,011,919**	**1,031,301**	**102/100*** **	**0.99/1.56*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	197,969	197,327	196,704	196,105	195,550	196,448	100.45	0.32
Fixed-Rate Maturing in 13 Months or More	51,868	50,260	48,871	47,784	46,835	47,749	105.26	2.98
Variable-Rate	1,745	1,745	1,745	1,745	1,744	1,747	99.89	0.02
Demand								
Transaction Accounts	50,064	50,064	50,064	50,064	50,064	50,064	100/91*	0.00/2.56*
MMDAs	236,599	236,599	236,599	236,599	236,599	236,599	100/94*	0.00/1.27*
Passbook Accounts	43,692	43,692	43,692	43,692	43,692	43,692	100/90*	0.00/2.32*
Non-Interest-Bearing Accounts	29,095	29,095	29,095	29,095	29,095	29,095	100/93*	0.00/2.39*
TOTAL DEPOSITS	**611,032**	**608,782**	**606,770**	**605,083**	**603,579**	**605,393**	**101/96***	**0.35/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	112,475	111,568	110,679	109,808	108,954	111,009	100.50	0.80
Fixed-Rate Maturing in 37 Months or More	35,683	33,871	32,194	30,637	29,189	32,806	103.25	5.15
Variable-Rate	78,400	78,290	78,175	78,056	77,933	78,254	100.05	0.14
TOTAL BORROWINGS	**226,557**	**223,730**	**221,049**	**218,502**	**216,076**	**222,069**	**100.75**	**1.23**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,994	2,994	2,994	2,994	2,994	2,994	100.00	0.00
Other Escrow Accounts	1,232	1,195	1,161	1,128	1,097	1,352	88.40	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,049	16,049	16,049	16,049	16,049	16,049	100.00	0.00
Miscellaneous II	0	0	0	0	0	708		
TOTAL OTHER LIABILITIES	**20,276**	**20,239**	**20,204**	**20,171**	**20,141**	**21,104**	**95.90**	**0.18**
Other Liabilities not Included Above								
Self-Valued	90,463	87,763	85,538	83,765	82,322	84,795	103.50	2.81
Unamortized Yield Adjustments						1,092		
TOTAL LIABILITIES	**948,328**	**940,513**	**933,560**	**927,521**	**922,118**	**934,453**	**101/98****	**0.79/1.42****

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	226	-526	-1,561	-2,576	-3,545			
ARMs	-28	-39	-56	-72	-85			
Other Mortgages	43	0	-52	-110	-173			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	243	-704	-2,150	-3,695	-5,173			
Sell Mortgages and MBS	-1,377	164	2,711	5,360	7,877			
Purchase Non-Mortgage Items	-179	0	163	312	448			
Sell Non-Mortgage Items	-1	0	1	3	4			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-421	-132	132	374	596			
Pay Floating, Receive Fixed Swaps	266	143	26	-86	-193			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	74	1	-2	-3	-5			
Interest-Rate Caps	6	13	25	45	73			
Interest-Rate Floors	84	56	35	21	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	70	19	-30	-78	-126			
Self-Valued	2,396	3,675	1,306	882	444			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,401**	**2,670**	**549**	**377**	**157**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,062,016	1,053,466	1,041,229	1,026,963	1,011,919	1,031,301	102/100***	0.99/1.56***
MINUS TOTAL LIABILITIES	948,328	940,513	933,560	927,521	922,118	934,453	101/98**	0.79/1.42**
PLUS OFF-BALANCE-SHEET POSITIONS	1,401	2,670	549	377	157			
TOTAL NET PORTFOLIO VALUE #	115,090	115,623	108,217	99,819	89,958	96,848	119.39	2.97

* 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	$1,465	$33,712	$49,228	$13,882	$6,707
WARM	301 mo	321 mo	336 mo	332 mo	316 mo
WAC	4.40%	5.65%	6.41%	7.38%	8.91%
Amount of these that is FHA or VA Guaranteed	$21	$1,651	$7,021	$1,077	$610
Securities Backed by Conventional Mortgages	$1,610	$11,091	$3,528	$168	$22
WARM	317 mo	333 mo	336 mo	290 mo	222 mo
Weighted Average Pass-Through Rate	4.59%	5.25%	6.10%	7.20%	8.36%
Securities Backed by FHA or VA Mortgages	$295	$1,855	$494	$396	$641
WARM	333 mo	326 mo	311 mo	239 mo	157 mo
Weighted Average Pass-Through Rate	4.07%	5.25%	6.20%	7.36%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,817	$11,094	$5,960	$1,992	$1,453
WAC	4.71%	5.47%	6.39%	7.40%	9.16%
Mortgage Securities	$4,628	$6,039	$716	$32	$6
Weighted Average Pass-Through Rate	4.35%	5.19%	6.05%	7.18%	9.23%
WARM (of 15-Year Loans and Securities)	117 mo	150 mo	154 mo	134 mo	136 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,187	$9,615	$11,933	$1,301	$808
WAC	4.41%	5.66%	6.33%	7.27%	10.53%
Mortgage Securities	$633	$562	$50	$0	$0
Weighted Average Pass-Through Rate	4.38%	5.51%	6.10%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	151 mo	114 mo	122 mo	145 mo	89 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$185,920**

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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	$31	$460	$128	$4,277	$323
WAC	4.91%	5.13%	5.59%	7.25%	6.65%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,201	$52,905	$94,911	$61,575	$21,163
Weighted Average Margin	202 bp	249 bp	223 bp	307 bp	278 bp
WAC	4.99%	5.35%	5.86%	6.57%	6.04%
WARM	298 mo	311 mo	340 mo	330 mo	314 mo
Weighted Average Time Until Next Payment Reset	2 mo	18 mo	45 mo	7 mo	7 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$257,974**

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	$178	$254	$337	$162	$83
Weighted Average Distance from Lifetime Cap	116 bp	116 bp	170 bp	26 bp	176 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,300	$2,045	$1,791	$4,869	$12,976
Weighted Average Distance from Lifetime Cap	335 bp	357 bp	345 bp	342 bp	312 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$16,070	$49,761	$90,069	$59,801	$8,389
Weighted Average Distance from Lifetime Cap	736 bp	560 bp	551 bp	524 bp	485 bp
Balances Without Lifetime Cap	$3,683	$1,305	$2,842	$1,020	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,913	$49,156	$88,017	$440	$2,945
Weighted Average Periodic Rate Cap	198 bp	235 bp	233 bp	124 bp	189 bp
Balances Subject to Periodic Rate Floors	$9,830	$41,321	$79,787	$385	$13,953
MBS Included in ARM Balances	$4,060	$10,001	$17,607	$686	$305

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$17,995	$30,927
WARM	89 mo	122 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	217 bp	214 bp
Reset Frequency	35 mo	14 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$572	$398
Wghted Average Distance to Lifetime Cap	65 bp	108 bp
Fixed-Rate:		
Balances	$11,539	$21,098
WARM	63 mo	92 mo
Remaining Term to Full Amortization	272 mo	
WAC	6.43%	6.23%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$23,384	$5,090
WARM	19 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	6.84%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$56,647	$38,003
WARM	229 mo	191 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	41 bp	7.76%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$29,009	$11,464
WARM	30 mo	60 mo
Margin in Column 1; WAC in Column 2	138 bp	6.52%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,776	$37,369
WARM	60 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	591 bp	11.04%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,063	$24,348
Fixed Rate		
Remaining WAL <= 5 Years	$6,728	$33,119
Remaining WAL 5-10 Years	$16,323	$6,611
Remaining WAL Over 10 Years	$630	
Superfloaters	$30	
Inverse Floaters & Super POs	$0	
Other	$0	$136
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$23	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$308
WAC	5.51%	5.48%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$26,806	$64,522

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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	$9,090	$133,097	$208,612	$48,912	$19,385
WARM	171 mo	295 mo	330 mo	321 mo	253 mo
Weighted Average Servicing Fee	28 bp	34 bp	38 bp	32 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	2,137 loans				
FHA/VA	617 loans				
Subserviced by Others	852 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$167,345	$40,968
WARM (in months)	329 mo	324 mo
Weighted Average Servicing Fee	25 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	804 loans
Number of These Subserviced by Others	81 loans

Total Balances of Mortgage Loans Serviced for Others **$627,409**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$32,231		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,089		
Zero-Coupon Securities	$4,680	2.35%	3 mo
Government & Agency Securities	$5,476	3.12%	13 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$16,070	2.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$31,875	3.01%	7 mo
Memo: Complex Securities (from supplemental reporting)	$9,875		

Total Cash, Deposits, and Securities **$101,296**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$21,344
Accrued Interest Receivable	$3,441
Advances for Taxes and Insurance	$340
Less: Unamortized Yield Adjustments	$8,431
Valuation Allowances	$12,076
Unrealized Gains (Losses)	$-13,440

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,099
Accrued Interest Receivable	$882
Less: Unamortized Yield Adjustments	$299
Valuation Allowances	$3,705
Unrealized Gains (Losses)	$-350

OTHER ITEMS	
Real Estate Held for Investment	$64
Repossessed Assets	$3,287
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$914
Office Premises and Equipment	$5,834
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-487
Less: Unamortized Yield Adjustments	$54
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$5,707
Miscellaneous I	$44,656
Miscellaneous II	$16,158
TOTAL ASSETS	**$1,026,695**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,529
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$167
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$914
Mortgage-Related Mututal Funds	$175
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47,419
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$58,232
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,618

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$68,214	$6,819	$2,113	$1,149
WAC	3.51%	4.93%	3.88%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$95,333	$18,014	$5,953	$2,142
WAC	3.51%	4.33%	4.11%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$25,944	$9,580	$318
WAC		4.06%	4.63%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$12,225	$91
WAC			4.95%	
WARM			77 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$244,197**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$30,245	$6,934	$10,203
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$100,929	$36,413	$19,796
Penalty in Months of Forgone Interest	3.02 mo	6.04 mo	8.58 mo
Balances in New Accounts	$33,169	$8,785	$2,175

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%	$48,937	$3,744	$195	2.32%
3.00 to 3.99%	$3,964	$12,360	$4,109	3.53%
4.00 to 4.99%	$3,132	$29,233	$17,531	4.65%
5.00 to 5.99%	$741	$7,208	$10,105	5.38%
6.00 to 6.99%	$2	$1,170	$230	6.49%
7.00 to 7.99%	$25	$130	$115	7.39%
8.00 to 8.99%	$0	$48	$512	8.72%
9.00 and Above	$250	$65	$10	11.88%
WARM	1 mo	19 mo	77 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$143,815**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$164,796
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$50,064	1.57%	$3,982
Money Market Deposit Accounts (MMDAs)	$236,599	2.27%	$14,660
Passbook Accounts	$43,692	1.37%	$2,229
Non-Interest-Bearing Non-Maturity Deposits	$29,095		$855
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,808	0.18%	
Escrow for Mortgages Serviced for Others	$1,186	0.11%	
Other Escrows	$1,352	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$363,796		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$136		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$956		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$16,049		
Miscellaneous II	$708		
TOTAL LIABILITIES	**$934,453**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,023
EQUITY CAPITAL	$91,183
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,026,659**

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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	7	$47
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	24	$348
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	29	$784
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$1,021
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	62	$2,056
1014	Opt commitment to orig 25- or 30-year FRMs	62	$23,589
1016	Opt commitment to orig "other" Mortgages	53	$1,963
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$47
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$19
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$7
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$45
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$2,575
2016	Commit/purchase "other" Mortgage loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
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	15	$144
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	28	$855
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$869
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$418
2054	Commit/purchase 25- to 30-year FRM MBS	9	$22,879
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$557
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$45
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	$1,765
2074	Commit/sell 25- or 30-yr FRM MBS	11	$49,325
2076	Commit/sell "other" MBS		$208

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2084	Commit/sell low-risk fixed-rate mtg derivative product		$27
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$8
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$104
2116	Commit/purchase "other" Mortgage loans, svc released		$10
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$54
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$7
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$6
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$89
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$1,867
2136	Commit/sell "other" Mortgage loans, svc released	6	$75
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$139
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$254
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$108
2214	Firm commit/originate 25- or 30-year FRM loans	17	$707
2216	Firm commit/originate "other" Mortgage loans	17	$4,261
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$4,345
3024	Option to sell 6-month or 1-year COFI ARMs		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$119
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$104

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3036	Option to sell "other" Mortgages		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$168
3076	Short option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	28	$757
4006	Commit/purchase "other" liabilities		$2,600
4022	Commit/sell non-Mortgage financial assets		$32
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$3,752
5004	IR swap: pay fixed, receive 3-month LIBOR	9	$3,489
5024	IR swap: pay 1-month LIBOR, receive fixed		$3,335
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$931
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
6002	Interest rate Cap based on 1-month LIBOR		$1,235
6004	Interest rate Cap based on 3-month LIBOR		$2,150
6032	Short interest rate Cap based on 1-month LIBOR		$1,117
7002	Interest rate floor based on 1-month LIBOR		$600
7022	Interest rate floor based on the prime rate		$1,900
8016	Long futures contract on 3-month Eurodollar		$37
8046	Short futures contract on 3-month Eurodollar		$0
9502	Fixed-rate construction loans in process	40	$1,445
9512	Adjustable-rate construction loans in process	39	$2,952

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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		$77
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$742
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$955
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$152
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,742
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$634
120	Other investment securities, fixed-coupon securities		$77
122	Other investment securities, floating-rate securities		$26
125	Multi/nonres mtg loans; fixed-rate, Balloon		$153
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$220
130	Construction and land loans (adj-rate)		$160
140	Second Mortgages (adj-rate)		$193
180	Consumer loans; loans on deposits		$4
183	Consumer loans; auto loans and leases	7	$6,552
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$6,184
187	Consumer loans; recreational vehicles		$2,097
189	Consumer loans; other		$470
200	Variable-rate, fixed-maturity CDs	36	$1,747
220	Variable-rate FHLB advances	11	$57,087
299	Other variable-rate	28	$21,167
300	Govt. & agency securities, fixed-coupon securities		$46

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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	51	$9,875	$9,879	$9,565	$9,169	$8,739	$8,295
123 - Mortgage Derivatives - M/V estimate	77	$95,929	$82,751	$79,901	$76,547	$73,602	$71,081
129 - Mortgage-Related Mutual Funds - M/V estimate		$31	$32	$31	$31	$30	$29
280 - FHLB putable advance-M/V estimate	29	$27,960	$30,298	$29,156	$28,309	$27,729	$27,351
281 - FHLB convertible advance-M/V estimate	22	$10,926	$11,437	$11,203	$11,028	$10,902	$10,818
282 - FHLB callable advance-M/V estimate		$186	$196	$191	$188	$186	$184
289 - Other FHLB structured advances - M/V estimate	7	$20,353	$21,463	$21,048	$20,625	$20,213	$19,757
290 - Other structured borrowings - M/V estimate	21	$25,371	$27,069	$26,166	$25,387	$24,735	$24,212
500 - Other OBS Positions w/o contract code or exceeds 16 positions	13	$40,206	$2,396	$3,675	$1,306	$882	$444