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: 102** **December 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	97,085	-44,001	-31 %	7.74 %	-299 bp
+200 bp	114,914	-26,171	-19 %	8.99 %	-173 bp
+100 bp	129,537	-11,548	-8 %	9.98 %	-75 bp
0 bp	141,085			10.72 %	
-100 bp	146,892	5,807	+4 %	11.07 %	+34 bp
-200 bp	145,796	4,711	+3 %	10.94 %	+22 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	10.72 %	10.66 %	10.90 %
Post-shock NPV Ratio	8.99 %	9.04 %	9.52 %
Sensitivity Measure: Decline in NPV Ratio	173 bp	162 bp	138 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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Amounts in Millions

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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	113,679	112,859	110,077	105,355	100,167	94,866	109,643	100.40	3.41
30-Year Mortgage Securities	27,847	27,649	26,701	25,261	23,787	22,394	26,956	99.05	4.47
15-Year Mortgages and MBS	62,793	61,563	59,486	57,027	54,478	51,974	59,628	99.76	3.81
Balloon Mortgages and MBS	32,416	31,845	31,078	30,096	28,927	27,621	31,268	99.39	2.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	29,838	29,813	29,766	29,655	29,454	29,134	28,815	103.30	0.27
7 Month to 2 Year Reset Frequency	63,365	62,752	61,932	60,842	59,513	57,978	62,613	98.91	1.54
2+ to 5 Year Reset Frequency	131,363	128,684	125,370	121,559	117,398	112,984	128,159	97.82	2.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	231,809	230,293	228,576	226,282	222,700	217,350	218,753	104.49	0.88
2 Month to 5 Year Reset Frequency	24,732	24,362	23,944	23,470	22,932	22,334	24,265	98.67	1.86
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	25,570	25,360	25,163	24,966	24,750	24,509	25,343	99.29	0.78
Adjustable-Rate, Fully Amortizing	50,549	50,292	50,048	49,667	49,147	48,661	50,272	99.55	0.62
Fixed-Rate, Balloon	10,528	10,066	9,632	9,224	8,841	8,480	9,652	99.79	4.37
Fixed-Rate, Fully Amortizing	12,268	11,739	11,245	10,784	10,354	9,951	11,214	100.28	4.24
Construction and Land Loans									
Adjustable-Rate	22,791	22,755	22,721	22,687	22,655	22,624	22,739	99.92	0.15
Fixed-Rate	6,951	6,720	6,510	6,319	6,144	5,983	6,566	99.15	3.08
Second-Mortgage Loans and Securities									
Adjustable-Rate	83,257	83,223	83,194	83,172	83,160	83,151	83,330	99.84	0.03
Fixed-Rate	41,937	40,881	39,879	38,927	38,021	37,159	39,556	100.82	2.45
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	5,252	5,191	5,114	5,015	4,898	4,764	5,114	100.00	1.72
Accrued Interest Receivable	4,657	4,657	4,657	4,657	4,657	4,657	4,657	100.00	0.00
Advance for Taxes/Insurance	382	382	382	382	382	382	382	100.00	0.00
Float on Escrows on Owned Mortgages	129	223	339	440	531	612			-32.02
LESS: Value of Servicing on Mortgages Serviced by Others	-72	-46	4	21	24	23			-757.03
TOTAL MORTGAGE LOANS AND SECURITIES	**982,185**	**971,355**	**955,806**	**935,767**	**912,871**	**887,546**	**948,922**	**100.73**	**1.86**

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	37,510	37,461	37,413	37,369	37,328	37,289	37,421	99.98	0.12
Fixed-Rate	10,851	10,393	9,961	9,554	9,170	8,807	9,691	102.79	4.21
Consumer Loans									
Adjustable-Rate	29,385	29,343	29,303	29,264	29,226	29,191	28,081	104.35	0.14
Fixed-Rate	56,493	55,713	54,959	54,229	53,523	52,839	54,334	101.15	1.35
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,234	-2,215	-2,197	-2,179	-2,162	-2,146	-2,197	0.00	0.82
Accrued Interest Receivable	805	805	805	805	805	805	805	100.00	0.00
TOTAL NONMORTGAGE LOANS	**132,810**	**131,499**	**130,244**	**129,041**	**127,890**	**126,785**	**128,135**	**101.65**	**0.94**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,318	22,318	22,318	22,318	22,318	22,318	22,318	100.00	0.00
Equities and All Mutual Funds	2,512	2,416	2,318	2,219	2,118	2,013	2,318	100.00	4.25
Zero-Coupon Securities	195	189	183	178	174	170	184	99.69	2.86
Government and Agency Securities	12,741	12,394	12,061	11,742	11,436	11,142	12,049	100.10	2.70
Term Fed Funds, Term Repos	4,211	4,206	4,200	4,195	4,190	4,184	4,202	99.96	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,371	4,060	3,783	3,536	3,315	3,116	3,772	100.31	6.93
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	69,433	68,788	67,475	65,728	63,870	61,988	70,792	95.32	2.26
Structured Securities (Complex)	24,302	23,892	23,343	22,624	21,980	21,394	23,519	99.25	2.71
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	0.88
TOTAL CASH, DEPOSITS, AND SECURITIES	**140,082**	**138,261**	**135,682**	**132,539**	**129,399**	**126,325**	**139,151**	**97.51**	**2.11**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	574	574	574	574	574	574	574	100.00	0.00
Real Estate Held for Investment	110	110	110	110	110	110	110	100.00	0.00
Investment in Unconsolidated Subsidiaries	850	860	831	772	703	624	831	100.00	5.28
Office Premises and Equipment	8,460	8,460	8,460	8,460	8,460	8,460	8,460	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,994**	**10,004**	**9,974**	**9,916**	**9,847**	**9,767**	**9,974**	**100.00**	**0.44**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,980	4,351	5,363	5,712	5,739	5,636			-12.69
Adjustable-Rate Servicing	2,485	2,555	2,619	2,679	2,712	2,728			-2.37
Float on Mortgages Serviced for Others	2,927	3,694	4,364	4,832	5,190	5,482			-13.05
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,392**	**10,599**	**12,346**	**13,223**	**13,641**	**13,846**			**-10.62**
OTHER ASSETS									
Purchased and Excess Servicing							11,858		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	37,446	37,446	37,446	37,446	37,446	37,446	37,446	100.00	0.00
Miscellaneous II							22,199		
Deposit Intangibles									
Retail CD Intangible	273	326	374	424	471	515			-13.10
Transaction Account Intangible	5,572	7,695	9,610	11,085	12,759	14,369			-17.64
MMDA Intangible	7,710	9,251	10,911	12,684	14,745	16,776			-15.73
Passbook Account Intangible	5,474	7,163	8,335	9,947	11,492	12,910			-16.70
Non-Interest-Bearing Account Intangible	2,549	3,903	5,192	6,410	7,575	8,687			-24.15
TOTAL OTHER ASSETS	**59,023**	**65,784**	**71,868**	**77,996**	**84,488**	**90,702**	**71,502**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							5,569		
TOTAL ASSETS	**1,332,485**	**1,327,502**	**1,315,920**	**1,298,482**	**1,278,136**	**1,254,970**	**1,303,254**	**101/98*** **	**1.10/1.61*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	226,835	225,965	225,104	224,255	223,413	222,576	225,702	99.73	0.38
Fixed-Rate Maturing in 13 Months or More	76,535	74,419	72,404	70,482	68,648	66,894	73,298	98.78	2.72
Variable-Rate	12,538	12,528	12,517	12,507	12,497	12,487	12,511	100.05	0.08
Demand									
Transaction Accounts	84,314	84,314	84,314	84,314	84,314	84,314	84,314	100/89*	0.00/2.27*
MMDAs	162,145	162,145	162,145	162,145	162,145	162,145	162,145	100/93*	0.00/1.14*
Passbook Accounts	75,276	75,276	75,276	75,276	75,276	75,276	75,276	100/89*	0.00/2.08*
Non-Interest-Bearing Accounts	59,134	59,134	59,134	59,134	59,134	59,134	59,134	100/91*	0.00/2.32*
TOTAL DEPOSITS	**696,776**	**693,781**	**690,894**	**688,114**	**685,427**	**682,826**	**692,380**	**100/95***	**0.41/1.36***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	184,255	183,034	181,835	180,658	179,501	178,365	183,137	99.29	0.65
Fixed-Rate Maturing in 37 Months or More	44,364	42,408	40,568	38,834	37,199	35,656	41,366	98.07	4.41
Variable-Rate	162,992	162,805	162,619	162,433	162,249	162,065	161,654	100.60	0.12
TOTAL BORROWINGS	**391,611**	**388,247**	**385,022**	**381,925**	**378,949**	**376,086**	**386,157**	**99.71**	**0.82**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,724	6,724	6,724	6,724	6,724	6,724	6,724	100.00	0.00
Other Escrow Accounts	5,708	5,538	5,377	5,227	5,085	4,951	6,248	86.06	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,859	30,859	30,859	30,859	30,859	30,859	30,859	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,608		
TOTAL OTHER LIABILITIES	**43,292**	**43,121**	**42,961**	**42,810**	**42,668**	**42,534**	**48,439**	**88.69**	**0.36**
Other Liabilities not Included Above									
Self-Valued	58,012	56,392	55,260	54,447	53,841	53,306	55,654	99.29	1.76
Unamortized Yield Adjustments							-312		
TOTAL LIABILITIES	**1,189,691**	**1,181,541**	**1,174,137**	**1,167,297**	**1,160,886**	**1,154,753**	**1,182,319**	**99/96****	**0.61/1.16****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	444	353	24	-675	-1,438	-2,178			
ARMs	185	131	53	-71	-246	-469			
Other Mortgages	1,180	710	0	-903	-1,949	-3,092			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,113	2,292	-121	-4,667	-9,460	-14,021			
Sell Mortgages and MBS	-3,865	-3,000	-387	4,169	8,953	13,541			
Purchase Non-Mortgage Items	-219	-107	0	102	199	292			
Sell Non-Mortgage Items	-31	-15	0	15	29	43			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,935	-1,370	95	1,469	2,759	3,971			
Pay Floating, Receive Fixed Swaps	2,287	846	-500	-1,758	-2,936	-4,040			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	22	18	31	198	383	556			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	432	207	0	-191	-392	-596			
Options on Futures	428	221	91	64	99	158			
Construction LIP	202	92	-15	-121	-225	-326			
Self-Valued	1,759	552	31	719	1,888	3,029			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,002**	**931**	**-698**	**-1,649**	**-2,336**	**-3,132**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,332,485	1,327,502	1,315,920	1,298,482	1,278,136	1,254,970	1,303,254	101/98***	1.10/1.61***
MINUS TOTAL LIABILITIES	1,189,691	1,181,541	1,174,137	1,167,297	1,160,886	1,154,753	1,182,319	99/96**	0.61/1.16**
PLUS OFF-BALANCE-SHEET POSITIONS	3,002	931	-698	-1,649	-2,336	-3,132			
TOTAL NET PORTFOLIO VALUE #	145,796	146,892	141,085	129,537	114,914	97,085	120,935	116.66	6.15

* 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	$1,699	$42,180	$41,979	$12,912	$10,872
WARM	320 mo	339 mo	342 mo	328 mo	309 mo
WAC	4.47%	5.65%	6.38%	7.42%	8.99%
Amount of these that is FHA or VA Guaranteed	$30	$938	$1,992	$814	$1,785
Securities Backed by Conventional Mortgages	$2,558	$14,935	$3,489	$233	$90
WARM	371 mo	347 mo	327 mo	250 mo	203 mo
Weighted Average Pass-Through Rate	4.70%	5.29%	6.20%	7.24%	8.75%
Securities Backed by FHA or VA Mortgages	$383	$2,949	$1,278	$313	$727
WARM	337 mo	344 mo	323 mo	261 mo	165 mo
Weighted Average Pass-Through Rate	4.02%	5.25%	6.16%	7.33%	9.18%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,413	$19,587	$10,748	$3,495	$2,910
WAC	4.71%	5.48%	6.41%	7.40%	9.21%
Mortgage Securities	$8,823	$7,958	$561	$95	$38
Weighted Average Pass-Through Rate	4.32%	5.12%	6.13%	7.20%	8.59%
WARM (of 15-Year Loans and Securities)	148 mo	169 mo	169 mo	156 mo	155 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,841	$18,254	$3,556	$359	$154
WAC	4.61%	5.46%	6.27%	7.30%	10.02%
Mortgage Securities	$3,554	$952	$597	$3	$0
Weighted Average Pass-Through Rate	4.36%	5.20%	6.48%	7.44%	8.30%
WARM (of Balloon Loans and Securities)	88 mo	125 mo	153 mo	133 mo	106 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$227,495**

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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	$1,313	$1,885	$1,421	$8,790	$198
WAC	4.90%	4.50%	6.05%	2.34%	4.26%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$27,502	$60,727	$126,738	$209,963	$24,068
Weighted Average Margin	295 bp	318 bp	258 bp	314 bp	275 bp
WAC	6.23%	5.54%	5.08%	6.51%	5.41%
WARM	334 mo	335 mo	342 mo	358 mo	312 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	44 mo	5 mo	25 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$462,605**

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	$202	$181	$67	$325	$12
Weighted Average Distance from Lifetime Cap	106 bp	111 bp	86 bp	170 bp	149 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,748	$1,891	$734	$41,673	$112
Weighted Average Distance from Lifetime Cap	339 bp	372 bp	364 bp	349 bp	374 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$22,640	$59,767	$125,163	$176,576	$24,068
Weighted Average Distance from Lifetime Cap	612 bp	601 bp	542 bp	540 bp	660 bp
Balances Without Lifetime Cap	$3,225	$774	$2,195	$180	$74
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$14,372	$51,869	$115,115	$1,012	$7,045
Weighted Average Periodic Rate Cap	245 bp	191 bp	342 bp	398 bp	190 bp
Balances Subject to Periodic Rate Floors	$7,958	$40,975	$103,397	$1,045	$6,615
MBS Included in ARM Balances	$7,669	$8,437	$14,050	$4,557	$401

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$25,343	$50,272
WARM	103 mo	222 mo
Remaining Term to Full Amortization	261 mo	
Rate Index Code	0	0
Margin	239 bp	236 bp
Reset Frequency	22 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,519	$4,453
Wghted Average Distance to Lifetime Cap	84 bp	117 bp
Fixed-Rate:		
Balances	$9,652	$11,214
WARM	73 mo	116 mo
Remaining Term to Full Amortization	247 mo	
WAC	6.26%	6.51%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$22,739	$6,566
WARM	17 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	6.54%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$83,330	$39,556
WARM	295 mo	198 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.40%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$37,421	$9,691
WARM	34 mo	63 mo
Margin in Column 1; WAC in Column 2	257 bp	7.20%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$28,081	$54,334
WARM	90 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	706 bp	10.74%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$469	$21,919
Fixed Rate		
Remaining WAL <= 5 Years	$1,415	$40,125
Remaining WAL 5-10 Years	$2,082	$2,581
Remaining WAL Over 10 Years	$406	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$18	$0
Floating Rate	$120	$49
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$712	$310
WAC	5.44%	6.35%
Principal-Only MBS	$586	$0
WAC	5.90%	0.00%
Total Mortgage-Derivative Securities - Book Value	$5,808	$64,984

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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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	$40,819	$299,583	$196,233	$52,147	$27,359
WARM	167 mo	276 mo	289 mo	254 mo	193 mo
Weighted Average Servicing Fee	26 bp	29 bp	31 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,331 loans				
FHA/VA	931 loans				
Subserviced by Others	114 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$164,881	$101,782	Total # of Adjustable-Rate Loans Serviced	1,238 loans
WARM (in months)	232 mo	340 mo	Number of These Subserviced by Others	19 loans
Weighted Average Servicing Fee	30 bp	51 bp		

Total Balances of Mortgage Loans Serviced for Others **$882,805**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,318		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,318		
Zero-Coupon Securities	$184	4.07%	35 mo
Government & Agency Securities	$12,049	4.19%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,202	3.90%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,772	5.03%	116 mo
Memo: Complex Securities (from supplemental reporting)	$23,519		

Total Cash, Deposits, and Securities **$68,361**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8,304
Accrued Interest Receivable	$4,657
Advances for Taxes and Insurance	$382
Less: Unamortized Yield Adjustments	$-6,917
Valuation Allowances	$3,190
Unrealized Gains (Losses)	$-932

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$755
Accrued Interest Receivable	$805
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$2,952
Unrealized Gains (Losses)	$-60

OTHER ITEMS	
Real Estate Held for Investment	$110
Repossessed Assets	$574
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$831
Office Premises and Equipment	$8,460
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-452
Less: Unamortized Yield Adjustments	$-87
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,858
Miscellaneous I	$37,446
Miscellaneous II	$22,199
TOTAL ASSETS	**$1,303,254**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$10,195
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$61
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,095
Mortgage-Related Mututal Funds	$223
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,930
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$51,005
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,182

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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	$83,834	$10,298	$1,896	$580
WAC	3.65%	2.75%	5.06%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$86,949	$34,766	$7,959	$998
WAC	3.91%	3.41%	4.89%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,693	$23,329	$347
WAC		3.82%	4.40%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$21,276	$565
WAC			4.50%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$299,001**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$32,579	$9,101	$14,170
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$134,067	$63,593	$42,251
Penalty in Months of Forgone Interest	2.77 mo	5.61 mo	8.47 mo
Balances in New Accounts	$26,740	$4,621	$1,129

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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%	$6,213	$15,712	$2,208	2.34%
3.00 to 3.99%	$18,745	$38,502	$7,237	3.60%
4.00 to 4.99%	$70,795	$28,058	$21,716	4.34%
5.00 to 5.99%	$784	$3,504	$7,146	5.41%
6.00 to 6.99%	$219	$297	$2,305	6.58%
7.00 to 7.99%	$2	$198	$148	7.19%
8.00 to 8.99%	$0	$9	$182	8.04%
9.00 and Above	$0	$97	$424	9.60%
WARM	1 mo	16 mo	62 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$224,503**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$229,818
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	$84,314	1.82%	$4,208
Money Market Deposit Accounts (MMDAs)	$162,145	2.73%	$12,473
Passbook Accounts	$75,276	1.61%	$6,276
Non-Interest-Bearing Non-Maturity Deposits	$59,134		$2,553
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,420	0.43%	
Escrow for Mortgages Serviced for Others	$5,304	0.08%	
Other Escrows	$6,248	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$393,841		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-245		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-67		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$30,859		
Miscellaneous II	$4,608		
TOTAL LIABILITIES	**$1,182,319**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$947
EQUITY CAPITAL	$120,007
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,303,273**

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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	11	$696
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	43	$5,376
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$4,662
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	26	$1,920
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$2,950
1014	Opt commitment to orig 25- or 30-year FRMs	64	$13,081
1016	Opt commitment to orig "other" Mortgages	53	$31,381
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$89
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$345
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	$265
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$160
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$39
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$4,214
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$172
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$38
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$227
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	7	$60
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	23	$191
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	33	$2,088
2036	Commit/sell "other" Mortgage loans, svc retained		$137
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$231
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$239
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$10,208
2054	Commit/purchase 25- to 30-year FRM MBS	7	$59,975
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$45
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	15	$9,813
2074	Commit/sell 25- or 30-yr FRM MBS	17	$58,687
2076	Commit/sell "other" MBS		$1
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$36
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$908
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$788
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$11
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$517
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5,440
2116	Commit/purchase "other" Mortgage loans, svc released		$659
2122	Commit/sell 1-mo COFI ARM loans, svc released		$47
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	7	$12,640
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$1,938
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$716
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	19	$623
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$8,013
2136	Commit/sell "other" Mortgage loans, svc released	9	$2,613
2202	Firm commitment to originate 1-month COFI ARM loans		$140
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$67
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	14	$161
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$1,075
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$121
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$452
2214	Firm commit/originate 25- or 30-year FRM loans	21	$1,184
2216	Firm commit/originate "other" Mortgage loans	20	$948
3014	Option to purchase 25- or 30-yr FRMs		$10

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3016	Option to purchase "other" Mortgages		$291
3028	Option to sell 3- or 5-year Treasury ARMs		$13
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$4
3032	Option to sell 10-, 15-, or 20-year FRMs		$112
3034	Option to sell 25- or 30-year FRMs	9	$3,151
3036	Option to sell "other" Mortgages		$3
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$8
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	27	$1,418
4006	Commit/purchase "other" liabilities		$4,012
4022	Commit/sell non-Mortgage financial assets		$1,216
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$3,433
5004	IR swap: pay fixed, receive 3-month LIBOR	13	$47,090
5024	IR swap: pay 1-month LIBOR, receive fixed		$16,622
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$24,206
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$151
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$151
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8006	Long futures contract on 2-year Treasury note		$5,220
8008	Long futures contract on 5-year Treasury note		$5,122
8010	Long futures contract on 10-year Treasury note		$2,820
8016	Long futures contract on 3-month Eurodollar		$37,161
8036	Short futures contract on 2-year Treasury note		$3,129
8038	Short futures contract on 5-year Treasury note		$948
8040	Short futures contract on 10-year Treasury note		$576
8046	Short futures contract on 3-month Eurodollar		$96,176

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9008	Long call option on 5-year T-note futures contract		$179
9010	Long call option on 10-year T-note futures contract		$3,235
9012	Long call option on Treasury bond futures contract		$8
9034	Long put option on 10-year T-note futures contract		$850
9036	Long put option on T-bond futures contract		$7
9502	Fixed-rate construction loans in process	45	$3,641
9512	Adjustable-rate construction loans in process	44	$8,600

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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		$20
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$682
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$667
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$180
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,907
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$405
120	Other investment securities, fixed-coupon securities		$138
122	Other investment securities, floating-rate securities		$42
125	Multi/nonres mtg loans; fixed-rate, Balloon		$125
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$195
140	Second Mortgages (adj-rate)		$102
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$38
183	Consumer loans; auto loans and leases		$3,556
185	Consumer loans; credit cards		$7,048
187	Consumer loans; recreational vehicles		$2,689
189	Consumer loans; other		$760
200	Variable-rate, fixed-maturity CDs	37	$12,511
220	Variable-rate FHLB advances	23	$124,437
299	Other variable-rate	29	$37,217
300	Govt. & agency securities, fixed-coupon securities		$266
302	Govt. & agency securities, floating-rate securities		$10

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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	52	$23,519	$24,302	$23,892	$23,343	$22,624	$21,980	$21,394
123 - Mortgage Derivatives - M/V estimate	69	$67,674	$69,433	$68,788	$67,475	$65,728	$63,870	$61,988
129 - Mortgage-Related Mutual Funds - M/V estimate		$108	$110	$109	$108	$105	$101	$96
280 - FHLB putable advance-M/V estimate	27	$11,630	$12,458	$11,935	$11,618	$11,412	$11,261	$11,129
281 - FHLB convertible advance-M/V estimate	21	$6,882	$7,302	$7,049	$6,885	$6,783	$6,705	$6,647
282 - FHLB callable advance-M/V estimate	7	$2,108	$2,202	$2,159	$2,106	$2,050	$1,995	$1,939
283 - FHLB periodic floor floating rate advance-M/V Estimates		$178	$179	$178	$177	$175	$172	$170
289 - Other FHLB structured advances - M/V estimate	13	$19,431	$19,734	$19,495	$19,237	$19,048	$18,922	$18,820
290 - Other structured borrowings - M/V estimate	16	$15,426	$16,137	$15,575	$15,236	$14,980	$14,786	$14,603
500 - Other OBS Positions w/o contract code or exceeds 16 positions	19	$178,531	$1,759	$552	$31	$719	$1,888	$3,029