Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR | **Reporting Dockets: 427** | **June 2007**

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	14,528	-5,150	-26 %	10.67 %	-308 bp
+200 bp	16,378	-3,300	-17 %	11.82 %	-193 bp
+100 bp	18,112	-1,566	-8 %	12.85 %	-89 bp
0 bp	19,678			13.75 %	
-100 bp	20,803	1,125	+6 %	14.35 %	+60 bp
-200 bp	21,311	1,633	+8 %	14.56 %	+82 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	13.75 %	13.86 %	13.65 %
Post-shock NPV Ratio	11.82 %	12.08 %	11.72 %
Sensitivity Measure: Decline in NPV Ratio	193 bp	177 bp	193 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 09/20/2007 12:01:40 PM — **Amounts in Millions** — **Data as of: 09/18/2007**

	-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	14,082	13,793	13,306	12,710	12,087	11,474	13,617	97.71	4.07
30-Year Mortgage Securities	1,465	1,425	1,371	1,308	1,245	1,184	1,427	96.05	4.26
15-Year Mortgages and MBS	16,985	16,534	15,993	15,412	14,826	14,253	16,290	98.17	3.51
Balloon Mortgages and MBS	5,709	5,603	5,485	5,355	5,214	5,063	5,520	99.38	2.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,251	1,244	1,236	1,228	1,220	1,209	1,234	100.16	0.62
7 Month to 2 Year Reset Frequency	8,521	8,451	8,373	8,269	8,125	7,931	8,389	99.81	1.08
2+ to 5 Year Reset Frequency	8,636	8,516	8,350	8,109	7,810	7,475	8,432	99.03	2.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	366	362	358	353	346	337	352	101.71	1.36
2 Month to 5 Year Reset Frequency	1,646	1,620	1,590	1,555	1,515	1,472	1,629	97.60	2.04
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,564	3,517	3,471	3,426	3,380	3,335	3,512	98.83	1.31
Adjustable-Rate, Fully Amortizing	9,151	9,042	8,936	8,829	8,718	8,602	9,027	98.99	1.19
Fixed-Rate, Balloon	4,705	4,565	4,430	4,302	4,178	4,060	4,391	100.89	2.97
Fixed-Rate, Fully Amortizing	5,477	5,256	5,050	4,859	4,681	4,515	4,998	101.04	3.93
Construction and Land Loans									
Adjustable-Rate	6,826	6,803	6,781	6,759	6,737	6,715	6,779	100.03	0.33
Fixed-Rate	3,960	3,890	3,822	3,757	3,694	3,634	3,887	98.34	1.73
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,593	4,577	4,560	4,544	4,528	4,513	4,568	99.83	0.36
Fixed-Rate	3,712	3,638	3,566	3,497	3,432	3,368	3,626	98.35	1.97
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	327	322	318	313	308	303	318	100.00	1.43
Accrued Interest Receivable	490	490	490	490	490	490	490	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	31	51	71	89	106	122			-26.61
LESS: Value of Servicing on Mortgages Serviced by Others	6	8	10	11	12	12			-17.09
TOTAL MORTGAGE LOANS AND SECURITIES	**101,509**	**99,709**	**97,566**	**95,173**	**92,647**	**90,062**	**98,504**	**99.05**	**2.32**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,309	3,294	3,278	3,263	3,248	3,234	3,283	99.84	0.47
Fixed-Rate	2,991	2,897	2,807	2,721	2,639	2,561	2,896	96.91	3.13
Consumer Loans									
Adjustable-Rate	940	937	934	932	929	927	914	102.18	0.28
Fixed-Rate	4,513	4,440	4,370	4,303	4,238	4,175	4,428	98.69	1.57
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-122	-120	-118	-116	-115	-113	-118	0.00	1.54
Accrued Interest Receivable	111	111	111	111	111	111	111	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,741**	**11,558**	**11,382**	**11,213**	**11,051**	**10,894**	**11,515**	**98.85**	**1.51**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,298	4,298	4,298	4,298	4,298	4,298	4,298	100.00	0.00
Equities and All Mutual Funds	1,078	1,057	1,034	1,010	985	960	1,035	99.92	2.26
Zero-Coupon Securities	160	151	142	135	129	123	133	106.78	5.47
Government and Agency Securities	3,071	3,012	2,956	2,902	2,851	2,803	2,962	99.78	1.85
Term Fed Funds, Term Repos	3,926	3,920	3,914	3,908	3,903	3,897	3,913	100.02	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,237	1,185	1,137	1,093	1,052	1,013	1,162	97.93	4.05
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,148	4,121	4,055	3,954	3,832	3,687	4,129	98.19	2.06
Structured Securities (Complex)	5,430	5,375	5,262	5,084	4,894	4,710	5,338	98.58	2.76
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.56
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,346**	**23,118**	**22,798**	**22,385**	**21,943**	**21,491**	**22,970**	**99.25**	**1.61**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	223	223	223	223	223	223	223	100.00	0.00
Real Estate Held for Investment	64	64	64	64	64	64	64	100.00	0.00
Investment in Unconsolidated Subsidiaries	60	56	53	49	46	42	53	100.00	6.80
Office Premises and Equipment	2,415	2,415	2,415	2,415	2,415	2,415	2,415	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,761**	**2,758**	**2,754**	**2,750**	**2,747**	**2,743**	**2,754**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	176	229	272	291	298	297			-11.44
Adjustable-Rate Servicing	9	9	9	10	10	10			-5.70
Float on Mortgages Serviced for Others	122	158	191	216	235	251			-15.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**307**	**396**	**472**	**517**	**543**	**558**			**-12.84**
OTHER ASSETS									
Purchased and Excess Servicing							353		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,343	3,343	3,343	3,343	3,343	3,343	3,343	100.00	0.00
Miscellaneous II							592		
Deposit Intangibles									
Retail CD Intangible	109	121	133	146	160	176			-9.58
Transaction Account Intangible	866	1,125	1,327	1,506	1,688	1,874			-14.34
MMDA Intangible	717	830	950	1,103	1,280	1,454			-14.38
Passbook Account Intangible	1,174	1,425	1,638	1,851	2,096	2,345			-13.01
Non-Interest-Bearing Account Intangible	446	612	769	919	1,062	1,198			-19.98
TOTAL OTHER ASSETS	**6,656**	**7,455**	**8,161**	**8,868**	**9,629**	**10,389**	**4,288**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-256		
TOTAL ASSETS	**146,320**	**144,994**	**143,133**	**140,906**	**138,559**	**136,137**	**139,776**	**102/99*** **	**1.43/1.99*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	45,593	45,443	45,295	45,151	45,011	44,875	45,352	99.87	0.32
Fixed-Rate Maturing in 13 Months or More	14,442	14,090	13,759	13,450	13,154	12,870	13,867	99.23	2.33
Variable-Rate	1,058	1,056	1,054	1,052	1,049	1,047	1,048	100.56	0.20
Demand									
Transaction Accounts	10,406	10,406	10,406	10,406	10,406	10,406	10,406	100/87*	0.00/2.10*
MMDAs	13,450	13,450	13,450	13,450	13,450	13,450	13,450	100/93*	0.00/1.10*
Passbook Accounts	13,365	13,365	13,365	13,365	13,365	13,365	13,365	100/88*	0.00/1.83*
Non-Interest-Bearing Accounts	7,474	7,474	7,474	7,474	7,474	7,474	7,474	100/90*	0.00/2.29*
TOTAL DEPOSITS	**105,789**	**105,285**	**104,804**	**104,349**	**103,910**	**103,488**	**104,962**	**100/95***	**0.45/1.18***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	8,138	8,061	7,986	7,912	7,839	7,768	8,050	99.21	0.93
Fixed-Rate Maturing in 37 Months or More	3,034	2,889	2,753	2,626	2,506	2,394	2,834	97.15	4.78
Variable-Rate	1,273	1,271	1,268	1,266	1,264	1,262	1,264	100.35	0.18
TOTAL BORROWINGS	**12,445**	**12,221**	**12,007**	**11,804**	**11,609**	**11,423**	**12,148**	**98.85**	**1.74**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	652	652	652	652	652	652	652	100.00	0.00
Other Escrow Accounts	121	117	114	111	108	105	128	88.81	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,664	1,664	1,664	1,664	1,664	1,664	1,664	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	99		
TOTAL OTHER LIABILITIES	**2,437**	**2,433**	**2,430**	**2,427**	**2,424**	**2,421**	**2,543**	**95.55**	**0.13**
Other Liabilities not Included Above									
Self-Valued	4,542	4,421	4,338	4,290	4,262	4,246	4,351	99.71	1.51
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**125,213**	**124,360**	**123,580**	**122,869**	**122,205**	**121,579**	**124,001**	**100/96****	**0.60/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	30	21	0	-31	-66	-102			
ARMs	5	3	0	-4	-9	-15			
Other Mortgages	13	7	0	-8	-19	-31			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	40	26	5	-20	-49	-80			
Sell Mortgages and MBS	-24	-15	5	31	60	89			
Purchase Non-Mortgage Items	4	3	0	-3	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-3	0	4	8	11	14			
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	4	10	16			
Interest-Rate Caps	0	0	1	3	8	15			
Interest-Rate Floors	2	1	1	1	0	0			
Futures	-1	0	0	0	1	1			
Options on Futures	0	0	0	1	2	3			
Construction LIP	54	38	21	5	-11	-27			
Self-Valued	84	86	88	89	90	92			
TOTAL OFF-BALANCE-SHEET POSITIONS	**203**	**169**	**125**	**76**	**24**	**-31**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	146,320	144,994	143,133	140,906	138,559	136,137	139,776	102/99***	1.43/1.99***
MINUS TOTAL LIABILITIES	125,213	124,360	123,580	122,869	122,205	121,579	124,001	100/96**	0.60/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	203	169	125	76	24	-31			
TOTAL NET PORTFOLIO VALUE #	21,311	20,803	19,678	18,112	16,378	14,528	15,775	124.74	6.84

* 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	$177	$5,424	$6,301	$1,291	$424
WARM	280 mo	318 mo	329 mo	295 mo	246 mo
WAC	4.55%	5.62%	6.34%	7.31%	9.02%
Amount of these that is FHA or VA Guaranteed	$1	$31	$69	$45	$55
Securities Backed by Conventional Mortgages	$297	$739	$252	$36	$7
WARM	292 mo	295 mo	302 mo	286 mo	159 mo
Weighted Average Pass-Through Rate	4.44%	5.24%	6.11%	7.22%	8.82%
Securities Backed by FHA or VA Mortgages	$17	$24	$34	$15	$6
WARM	216 mo	252 mo	275 mo	187 mo	206 mo
Weighted Average Pass-Through Rate	4.63%	5.30%	6.31%	7.23%	8.77%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,194	$6,032	$3,117	$1,229	$667
WAC	4.69%	5.42%	6.37%	7.35%	8.76%
Mortgage Securities	$1,302	$1,485	$226	$34	$4
Weighted Average Pass-Through Rate	4.35%	5.20%	6.10%	7.22%	9.01%
WARM (of 15-Year Loans and Securities)	116 mo	148 mo	147 mo	117 mo	75 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$326	$1,220	$1,225	$781	$805
WAC	4.50%	5.51%	6.39%	7.40%	10.16%
Mortgage Securities	$756	$370	$35	$1	$0
Weighted Average Pass-Through Rate	4.22%	5.36%	6.06%	7.21%	8.05%
WARM (of Balloon Loans and Securities)	55 mo	78 mo	72 mo	54 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$36,854

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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	$12	$258	$184	$0	$56
WAC	6.62%	6.00%	5.88%	1.01%	6.07%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,222	$8,132	$8,248	$352	$1,572
Weighted Average Margin	160 bp	263 bp	265 bp	274 bp	235 bp
WAC	7.44%	6.05%	5.84%	7.56%	6.24%
WARM	167 mo	290 mo	315 mo	364 mo	270 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$20,036**

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	$62	$250	$105	$62	$19
Weighted Average Distance from Lifetime Cap	116 bp	143 bp	106 bp	137 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$116	$1,874	$489	$221	$310
Weighted Average Distance from Lifetime Cap	318 bp	337 bp	360 bp	280 bp	337 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$702	$6,097	$7,569	$63	$1,208
Weighted Average Distance from Lifetime Cap	819 bp	576 bp	596 bp	684 bp	620 bp
Balances Without Lifetime Cap	$354	$168	$269	$6	$92
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$464	$7,582	$7,358	$13	$1,276
Weighted Average Periodic Rate Cap	215 bp	193 bp	225 bp	184 bp	164 bp
Balances Subject to Periodic Rate Floors	$376	$6,737	$6,619	$13	$992
MBS Included in ARM Balances	$222	$2,060	$1,386	$36	$72

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,512	$9,027
WARM	90 mo	200 mo
Remaining Term to Full Amortization	267 mo	
Rate Index Code	0	0
Margin	211 bp	260 bp
Reset Frequency	35 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$142	$640
Wghted Average Distance to Lifetime Cap	75 bp	115 bp
Fixed-Rate:		
Balances	$4,391	$4,998
WARM	45 mo	110 mo
Remaining Term to Full Amortization	246 mo	
WAC	6.97%	6.99%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,779	$3,887
WARM	22 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	7.65%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,568	$3,626
WARM	131 mo	115 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	112 bp	6.81%
Reset Frequency	5 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,283	$2,896
WARM	40 mo	47 mo
Margin in Column 1; WAC in Column 2	107 bp	7.46%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$914	$4,428
WARM	55 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	390 bp	7.71%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$53	$1,728
Fixed Rate		
Remaining WAL <= 5 Years	$40	$1,832
Remaining WAL 5-10 Years	$96	$209
Remaining WAL Over 10 Years	$43	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$47
CMO Residuals:		
Fixed Rate	$0	$44
Floating Rate	$7	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$19	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$259	$3,859

AGGREGATE SCHEDULE CMR REPORT

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	$3,034	$14,797	$10,627	$1,558	$539
WARM	167 mo	250 mo	300 mo	263 mo	176 mo
Weighted Average Servicing Fee	29 bp	30 bp	33 bp	38 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	270 loans				
FHA/VA	35 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$944	$967
WARM (in months)	262 mo	102 mo
Weighted Average Servicing Fee	38 bp	29 bp

Total # of Adjustable-Rate Loans Serviced	12 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$32,467**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,298		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,034		
Zero-Coupon Securities	$133	5.56%	60 mo
Government & Agency Securities	$2,962	4.57%	25 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,913	5.12%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,162	5.14%	62 mo
Memo: Complex Securities (from supplemental reporting)	$5,338		

Total Cash, Deposits, and Securities **$18,840**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$895
Accrued Interest Receivable	$490
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$61
Valuation Allowances	$577
Unrealized Gains (Losses)	$-125

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$89
Accrued Interest Receivable	$111
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$207
Unrealized Gains (Losses)	$-6

OTHER ITEMS

Real Estate Held for Investment	$64
Repossessed Assets	$223
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$53
Office Premises and Equipment	$2,415
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-77
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$353
Miscellaneous I	$3,343
Miscellaneous II	$592
TOTAL ASSETS	**$139,764**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$182
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$75
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$295
Mortgage-Related Mututal Funds	$738
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,649
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$2,690
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$88

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	$11,517	$3,692	$864	$86
WAC	4.93%	4.52%	4.52%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$18,907	$8,707	$1,665	$139
WAC	4.96%	4.81%	4.02%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,034	$4,309	$53
WAC		4.82%	4.26%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,524	$20
WAC			4.79%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,219**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,330	$1,062	$874
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$26,465	$15,610	$8,217
Penalty in Months of Forgone Interest	3.03 mo	5.39 mo	6.31 mo
Balances in New Accounts	$3,351	$918	$250

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%	$103	$164	$7	2.42%
3.00 to 3.99%	$295	$1,207	$158	3.56%
4.00 to 4.99%	$383	$1,837	$1,279	4.56%
5.00 to 5.99%	$1,852	$2,020	$1,239	5.34%
6.00 to 6.99%	$38	$110	$92	6.38%
7.00 to 7.99%	$3	$21	$27	7.33%
8.00 to 8.99%	$1	$3	$28	8.25%
9.00 and Above	$0	$14	$4	9.41%
WARM	1 mo	17 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$10,883**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,662
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	$10,406	1.45%	$315
Money Market Deposit Accounts (MMDAs)	$13,450	3.30%	$784
Passbook Accounts	$13,365	1.76%	$438
Non-Interest-Bearing Non-Maturity Deposits	$7,474		$311
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$344	0.15%	
Escrow for Mortgages Serviced for Others	$308	0.66%	
Other Escrows	$128	1.73%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,476		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,664		
Miscellaneous II	$99		
TOTAL LIABILITIES	**$124,001**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3
EQUITY CAPITAL	$15,760
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$139,764**

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	8	$22
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$27
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	64	$293
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	70	$113
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	39	$38
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	156	$209
1014	Opt commitment to orig 25- or 30-year FRMs	162	$760
1016	Opt commitment to orig "other" Mortgages	132	$593
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$14
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$13
2016	Commit/purchase "other" Mortgage loans, svc retained	12	$43
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
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	22	$15
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	39	$127
2036	Commit/sell "other" Mortgage loans, svc retained	6	$4
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$38
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$15
2074	Commit/sell 25- or 30-yr FRM MBS		$143
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$9

AGGREGATE SCHEDULE CMR REPORT

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$63
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		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	28	$10
2134	Commit/sell 25- or 30-yr FRM loans, svc released	57	$247
2136	Commit/sell "other" Mortgage loans, svc released	11	$55
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	18	$70
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	23	$110
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$34
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	59	$103
2214	Firm commit/originate 25- or 30-year FRM loans	63	$218
2216	Firm commit/originate "other" Mortgage loans	47	$242
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$4
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$8
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$5
3034	Option to sell 25- or 30-year FRMs	6	$115
3036	Option to sell "other" Mortgages		$13
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$2
4002	Commit/purchase non-Mortgage financial assets	46	$122
4022	Commit/sell non-Mortgage financial assets		$159
5004	IR swap: pay fixed, receive 3-month LIBOR		$120
5010	IR swap: pay fixed, receive 3-month Treasury		$20

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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
5024	IR swap: pay 1-month LIBOR, receive fixed		$6
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
6002	Interest rate Cap based on 1-month LIBOR		$202
6004	Interest rate Cap based on 3-month LIBOR		$55
7022	Interest rate floor based on the prime rate		$10
8036	Short futures contract on 2-year Treasury note		$3
8038	Short futures contract on 5-year Treasury note		$7
9034	Long put option on 10-year T-note futures contract		$15
9502	Fixed-rate construction loans in process	188	$1,105
9512	Adjustable-rate construction loans in process	138	$1,096

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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
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		$26
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$170
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$20
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$98
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$144
120	Other investment securities, fixed-coupon securities		$47
122	Other investment securities, floating-rate securities		$10
125	Multi/nonres mtg loans; fixed-rate, Balloon		$83
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$73
130	Construction and land loans (adj-rate)		$92
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$14
180	Consumer loans; loans on deposits	6	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases		$170
184	Consumer loans; mobile home loans		$48
187	Consumer loans; recreational vehicles		$225
189	Consumer loans; other	7	$18
200	Variable-rate, fixed-maturity CDs	134	$1,048
220	Variable-rate FHLB advances	55	$668
299	Other variable-rate	39	$596
300	Govt. & agency securities, fixed-coupon securities	7	$102
302	Govt. & agency securities, floating-rate securities		$0

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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	240	$5,338	$5,430	$5,375	$5,262	$5,084	$4,894	$4,710
123 - Mortgage Derivatives - M/V estimate	159	$4,129	$4,148	$4,121	$4,055	$3,954	$3,832	$3,687
129 - Mortgage-Related Mutual Funds - M/V estimate	40	$466	$473	$470	$465	$459	$452	$445
280 - FHLB putable advance-M/V estimate	66	$1,491	$1,562	$1,518	$1,488	$1,471	$1,463	$1,455
281 - FHLB convertible advance-M/V estimate	79	$2,128	$2,219	$2,162	$2,122	$2,099	$2,087	$2,085
282 - FHLB callable advance-M/V estimate	15	$334	$349	$338	$332	$328	$325	$322
283 - FHLB periodic floor floating rate advance-M/V Estimates		$18	$18	$18	$18	$18	$18	$18
289 - Other FHLB structured advances - M/V estimate	14	$184	$187	$185	$183	$181	$179	$177
290 - Other structured borrowings - M/V estimate	11	$195	$207	$200	$195	$192	$191	$189
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$106	$84	$86	$88	$89	$90	$92