Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 760** **September 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	105,398	-30,420	-22 %	9.11 %	-215 bp
+200 bp	117,055	-18,763	-14 %	9.96 %	-130 bp
+100 bp	127,127	-8,692	-6 %	10.67 %	-59 bp
0 bp	135,818			11.26 %	
-100 bp	135,980	161	0 %	11.18 %	-8 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	11.26 %	10.15 %	10.69 %
Post-shock NPV Ratio	9.96 %	9.17 %	9.15 %
Sensitivity Measure: Decline in NPV Ratio	130 bp	98 bp	154 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	125,880	122,922	118,575	113,651	108,671	121,906	100.83	2.97
30-Year Mortgage Securities	23,780	23,073	22,072	21,048	20,063	23,204	99.43	3.70
15-Year Mortgages and MBS	54,836	53,447	51,749	49,921	48,078	53,140	100.58	2.89
Balloon Mortgages and MBS	32,342	31,754	31,022	30,150	29,154	32,052	99.07	2.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	22,553	22,459	22,358	22,239	22,067	23,672	94.88	0.43
7 Month to 2 Year Reset Frequency	61,498	60,929	59,778	58,611	57,348	62,004	98.27	1.41
2+ to 5 Year Reset Frequency	104,666	103,182	100,908	96,773	92,838	102,970	100.21	1.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	68,930	68,335	67,698	66,984	66,173	66,223	103.19	0.90
2 Month to 5 Year Reset Frequency	23,430	23,083	22,698	22,274	21,798	23,343	98.88	1.59
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	22,578	22,281	21,995	21,715	21,432	22,127	100.69	1.31
Adjustable-Rate, Fully Amortizing	40,858	40,520	40,189	39,840	39,449	40,270	100.62	0.83
Fixed-Rate, Balloon	17,175	16,532	15,923	15,345	14,796	16,212	101.97	3.79
Fixed-Rate, Fully Amortizing	28,486	27,502	26,578	25,710	24,892	27,067	101.61	3.47
Construction and Land Loans								
Adjustable-Rate	29,895	29,825	29,754	29,685	29,616	29,747	100.26	0.24
Fixed-Rate	8,994	8,796	8,607	8,426	8,253	8,826	99.66	2.20
Second-Mortgage Loans and Securities								
Adjustable-Rate	62,135	61,973	61,812	61,654	61,498	61,606	100.59	0.26
Fixed-Rate	43,975	42,939	41,953	41,012	40,114	41,554	103.33	2.36
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	10,362	10,211	10,027	9,804	9,575	10,211	100.00	1.64
Accrued Interest Receivable	3,949	3,949	3,949	3,949	3,949	3,949	100.00	0.00
Advance for Taxes/Insurance	358	358	358	358	358	358	100.00	0.00
Float on Escrows on Owned Mortgages	99	181	291	404	495			-53.15
LESS: Value of Servicing on Mortgages Serviced by Others	-126	-130	-139	-150	-153			-4.99
TOTAL MORTGAGE LOANS AND SECURITIES	**786,905**	**774,379**	**758,432**	**739,701**	**720,767**	**770,441**	**100.51**	**1.84**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	32,586	32,520	32,455	32,391	32,327	32,438	100.26	0.20
Fixed-Rate	16,145	15,512	14,911	14,342	13,801	14,455	107.31	3.98
Consumer Loans								
Adjustable-Rate	45,714	45,618	45,524	45,431	45,340	44,127	103.38	0.21
Fixed-Rate	41,829	41,219	40,633	40,068	39,524	40,976	100.59	1.45
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,730	-2,709	-2,688	-2,669	-2,650	-2,709	0.00	0.77
Accrued Interest Receivable	982	982	982	982	982	982	100.00	0.00
TOTAL NONMORTGAGE LOANS	**134,526**	**133,143**	**131,817**	**130,545**	**129,324**	**130,269**	**102.21**	**1.02**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	36,198	36,198	36,198	36,198	36,198	36,198	100.00	0.00
Equities and All Mutual Funds	1,719	1,662	1,605	1,549	1,491	1,665	99.85	3.41
Zero-Coupon Securities	4,819	4,802	4,785	4,769	4,754	4,773	100.61	0.35
Government and Agency Securities	7,324	7,224	7,128	7,036	6,946	7,048	102.50	1.36
Term Fed Funds, Term Repos	20,246	20,216	20,186	20,156	20,126	20,253	99.81	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	33,626	33,407	33,201	33,008	32,826	33,314	100.28	0.64
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	86,399	83,440	79,951	76,865	74,229	99,678	83.71	3.86
Structured Securities (Complex)	14,222	13,808	13,254	12,621	11,988	14,219	97.11	3.51
LESS: Valuation Allowances for Investment Securities	17	16	16	15	15	16	100.00	2.61
TOTAL CASH, DEPOSITS, AND SECURITIES	**204,538**	**200,742**	**196,293**	**192,188**	**188,545**	**217,133**	**92.45**	**2.05**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,826	3,826	3,826	3,826	3,826	3,826	100.00	0.00
Real Estate Held for Investment	125	125	125	125	125	125	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,027	962	896	831	765	962	100.00	6.80
Office Premises and Equipment	8,491	8,491	8,491	8,491	8,491	8,491	100.00	0.00
TOTAL REAL ASSETS, ETC.	**13,470**	**13,404**	**13,339**	**13,274**	**13,208**	**13,404**	**100.00**	**0.49**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,485	3,117	4,140	5,174	5,596			-26.55
Adjustable-Rate Servicing	1,026	1,006	995	1,217	1,261			1.52
Float on Mortgages Serviced for Others	1,247	1,456	1,700	1,938	2,108			-15.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,758**	**5,580**	**6,836**	**8,329**	**8,965**			**-18.62**
OTHER ASSETS								
Purchased and Excess Servicing						6,034		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	48,718	48,718	48,718	48,718	48,718	48,718	100.00	0.00
Miscellaneous II						16,729		
Deposit Intangibles								
Retail CD Intangible	404	475	529	584	643			-13.16
Transaction Account Intangible	4,180	5,613	6,987	8,238	9,256			-25.00
MMDA Intangible	12,678	15,825	18,640	21,475	24,341			-18.84
Passbook Account Intangible	4,265	5,551	6,662	7,710	8,695			-21.59
Non-Interest-Bearing Account Intangible	1,645	2,457	3,228	3,962	4,661			-32.23
TOTAL OTHER ASSETS	**71,890**	**78,638**	**84,764**	**90,687**	**96,313**	**71,482**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-23,298		
TOTAL ASSETS	**1,216,087**	**1,205,887**	**1,191,480**	**1,174,722**	**1,157,122**	**1,179,430**	**102/100*** **	**1.02/1.60*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	245,229	244,427	243,649	242,899	242,195	243,329	100.45	0.32
Fixed-Rate Maturing in 13 Months or More	68,856	66,837	65,055	63,595	62,297	63,609	105.07	2.84
Variable-Rate	2,622	2,620	2,618	2,616	2,614	2,618	100.07	0.07
Demand								
Transaction Accounts	60,257	60,257	60,257	60,257	60,257	60,257	100/91*	0.00/2.57*
MMDAs	250,490	250,490	250,490	250,490	250,490	250,490	100/94*	0.00/1.27*
Passbook Accounts	57,059	57,059	57,059	57,059	57,059	57,059	100/90*	0.00/2.33*
Non-Interest-Bearing Accounts	35,639	35,639	35,639	35,639	35,639	35,639	100/93*	0.00/2.39*
TOTAL DEPOSITS	**720,152**	**717,328**	**714,767**	**712,554**	**710,551**	**713,001**	**101/96***	**0.38/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	122,421	121,407	120,413	119,439	118,484	120,836	100.47	0.83
Fixed-Rate Maturing in 37 Months or More	39,092	37,115	35,283	33,581	31,997	35,980	103.16	5.13
Variable-Rate	80,375	80,265	80,149	80,029	79,905	80,222	100.05	0.14
TOTAL BORROWINGS	**241,889**	**238,787**	**235,845**	**233,049**	**230,386**	**237,038**	**100.74**	**1.27**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,677	3,677	3,677	3,677	3,677	3,677	100.00	0.00
Other Escrow Accounts	1,321	1,281	1,244	1,209	1,177	1,448	88.49	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,707	17,707	17,707	17,707	17,707	17,707	100.00	0.00
Miscellaneous II	0	0	0	0	0	810		
TOTAL OTHER LIABILITIES	**22,705**	**22,665**	**22,628**	**22,593**	**22,560**	**23,642**	**95.87**	**0.17**
Other Liabilities not Included Above								
Self-Valued	96,899	94,058	91,724	89,868	88,362	90,980	103.38	2.75
Unamortized Yield Adjustments						1,102		
TOTAL LIABILITIES	**1,081,644**	**1,072,839**	**1,064,964**	**1,058,065**	**1,051,859**	**1,065,763**	**101/98****	**0.78/1.42****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	246	-523	-1,587	-2,632	-3,630			
ARMs	-31	-44	-63	-83	-101			
Other Mortgages	52	0	-63	-135	-212			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	254	-710	-2,176	-3,743	-5,244			
Sell Mortgages and MBS	-1,387	170	2,740	5,413	7,954			
Purchase Non-Mortgage Items	-178	0	162	310	444			
Sell Non-Mortgage Items	-2	0	2	3	5			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-428	-135	133	379	605			
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	2	4	12	20			
Interest-Rate Caps	6	13	27	48	77			
Interest-Rate Floors	85	57	35	22	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	79	16	-45	-105	-164			
Self-Valued	2,501	3,783	1,417	995	559			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,537**	**2,771**	**611**	**398**	**135**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,216,087	1,205,887	1,191,480	1,174,722	1,157,122	1,179,430	102/100***	1.02/1.60***
MINUS TOTAL LIABILITIES	1,081,644	1,072,839	1,064,964	1,058,065	1,051,859	1,065,763	101/98**	0.78/1.42**
PLUS OFF-BALANCE-SHEET POSITIONS	1,537	2,771	611	398	135			
TOTAL NET PORTFOLIO VALUE #	135,980	135,818	127,127	117,055	105,398	113,667	119.49	3.26

* 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

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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	$1,627	$39,845	$57,827	$15,447	$7,161
WARM	299 mo	320 mo	335 mo	329 mo	312 mo
WAC	4.42%	5.65%	6.40%	7.37%	8.91%
Amount of these that is FHA or VA Guaranteed	$21	$1,697	$7,199	$1,120	$654
Securities Backed by Conventional Mortgages	$2,039	$12,896	$3,935	$203	$35
WARM	306 mo	328 mo	331 mo	289 mo	225 mo
Weighted Average Pass-Through Rate	4.55%	5.25%	6.10%	7.21%	8.42%
Securities Backed by FHA or VA Mortgages	$339	$2,053	$647	$412	$646
WARM	333 mo	323 mo	313 mo	238 mo	158 mo
Weighted Average Pass-Through Rate	4.15%	5.25%	6.18%	7.35%	8.95%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,644	$17,380	$9,788	$3,468	$2,041
WAC	4.70%	5.46%	6.38%	7.38%	9.02%
Mortgage Securities	$6,090	$8,656	$1,015	$51	$7
Weighted Average Pass-Through Rate	4.36%	5.20%	6.06%	7.17%	9.09%
WARM (of 15-Year Loans and Securities)	116 mo	151 mo	152 mo	127 mo	124 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,420	$10,967	$13,792	$2,333	$1,176
WAC	4.44%	5.65%	6.34%	7.30%	9.92%
Mortgage Securities	$1,280	$989	$92	$5	$0
Weighted Average Pass-Through Rate	4.36%	5.47%	6.15%	7.12%	8.89%
WARM (of Balloon Loans and Securities)	118 mo	108 mo	115 mo	105 mo	75 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$230,303**

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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	$35	$666	$245	$4,277	$353
WAC	4.91%	5.23%	5.68%	7.25%	6.59%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,636	$61,339	$102,725	$61,946	$22,991
Weighted Average Margin	200 bp	252 bp	226 bp	307 bp	276 bp
WAC	5.03%	5.41%	5.88%	6.57%	6.05%
WARM	290 mo	307 mo	337 mo	330 mo	310 mo
Weighted Average Time Until Next Payment Reset	2 mo	17 mo	45 mo	7 mo	8 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$278,212**

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	$232	$405	$463	$168	$111
Weighted Average Distance from Lifetime Cap	116 bp	126 bp	149 bp	32 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2,388	$3,132	$2,228	$4,913	$13,315
Weighted Average Distance from Lifetime Cap	335 bp	353 bp	348 bp	342 bp	313 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$16,992	$56,960	$97,142	$60,096	$9,763
Weighted Average Distance from Lifetime Cap	750 bp	565 bp	554 bp	524 bp	503 bp
Balances Without Lifetime Cap	$4,060	$1,507	$3,139	$1,046	$154
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$7,467	$57,101	$94,878	$458	$4,364
Weighted Average Periodic Rate Cap	198 bp	230 bp	233 bp	126 bp	182 bp
Balances Subject to Periodic Rate Floors	$10,255	$48,310	$85,847	$396	$15,111
MBS Included in ARM Balances	$4,334	$11,688	$18,825	$728	$411

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,127	$40,270
WARM	90 mo	139 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	217 bp	221 bp
Reset Frequency	34 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$690	$709
Wghted Average Distance to Lifetime Cap	64 bp	107 bp
Fixed-Rate:		
Balances	$16,212	$27,067
WARM	59 mo	96 mo
Remaining Term to Full Amortization	265 mo	
WAC	6.55%	6.37%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$29,747	$8,826
WARM	20 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	115 bp	6.93%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$61,606	$41,554
WARM	221 mo	184 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	44 bp	7.68%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$32,438	$14,455
WARM	31 mo	57 mo
Margin in Column 1; WAC in Column 2	136 bp	6.67%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$44,127	$40,976
WARM	62 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	589 bp	10.78%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,121	$24,977
Fixed Rate		
Remaining WAL <= 5 Years	$7,066	$34,964
Remaining WAL 5-10 Years	$16,489	$6,903
Remaining WAL Over 10 Years	$779	
Superfloaters	$30	
Inverse Floaters & Super POs	$1	
Other	$0	$137
CMO Residuals:		
Fixed Rate	$0	$111
Floating Rate	$33	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$308
WAC	5.51%	5.48%
Principal-Only MBS	$24	$0
WAC	5.77%	11.50%
Total Mortgage-Derivative Securities - Book Value	$27,551	$67,404

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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	$11,358	$146,976	$220,170	$50,405	$19,849
WARM	164 mo	290 mo	328 mo	319 mo	252 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	2,395 loans				
FHA/VA	643 loans				
Subserviced by Others	853 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$168,401	$41,815
WARM (in months)	329 mo	318 mo
Weighted Average Servicing Fee	25 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	816 loans
Number of These Subserviced by Others	82 loans

Total Balances of Mortgage Loans Serviced for Others **$658,974**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$36,198		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,662		
Zero-Coupon Securities	$4,773	2.37%	4 mo
Government & Agency Securities	$7,048	3.36%	17 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$20,253	2.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$33,314	3.10%	10 mo
Memo: Complex Securities (from supplemental reporting)	$14,219		

Total Cash, Deposits, and Securities **$117,468**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$23,064
Accrued Interest Receivable	$3,949
Advances for Taxes and Insurance	$358
Less: Unamortized Yield Adjustments	$8,510
Valuation Allowances	$12,853
Unrealized Gains (Losses)	$-13,499

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,212
Accrued Interest Receivable	$982
Less: Unamortized Yield Adjustments	$283
Valuation Allowances	$3,921
Unrealized Gains (Losses)	$-358

OTHER ITEMS

Real Estate Held for Investment	$125
Repossessed Assets	$3,826
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$962
Office Premises and Equipment	$8,491
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-595
Less: Unamortized Yield Adjustments	$52
Valuation Allowances	$16
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,034
Miscellaneous I	$48,718
Miscellaneous II	$16,729
TOTAL ASSETS	**$1,174,705**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,742
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$190
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,017
Mortgage-Related Mututal Funds	$645
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$48,840
Weighted Average Servicing Fee	19 bp
Adjustable-Rate Mortgage Loans Serviced	$60,076
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$8,721

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	**Original Maturity in Months**			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$81,785	$9,806	$2,616	$1,321
WAC	3.51%	4.91%	3.90%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$115,436	$26,153	$7,534	$2,431
WAC	3.48%	4.31%	4.14%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$34,154	$13,259	$405
WAC		4.02%	4.65%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$16,197	$115
WAC			4.84%	
WARM			71 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$306,938**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$32,943	$7,761	$10,825
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$129,830	$52,814	$27,606
Penalty in Months of Forgone Interest	3.05 mo	5.90 mo	7.89 mo
Balances in New Accounts	$37,060	$10,488	$2,491

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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%	$50,921	$4,790	$304	2.32%
3.00 to 3.99%	$4,369	$14,475	$4,996	3.53%
4.00 to 4.99%	$3,542	$31,545	$18,785	4.65%
5.00 to 5.99%	$872	$8,512	$10,926	5.37%
6.00 to 6.99%	$3	$1,261	$279	6.48%
7.00 to 7.99%	$25	$151	$144	7.38%
8.00 to 8.99%	$0	$55	$533	8.69%
9.00 and Above	$250	$66	$13	11.86%
WARM	1 mo	19 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$156,816**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$173,820
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	$60,257	1.48%	$4,327
Money Market Deposit Accounts (MMDAs)	$250,490	2.26%	$15,727
Passbook Accounts	$57,059	1.35%	$2,672
Non-Interest-Bearing Non-Maturity Deposits	$35,639		$1,068
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,145	0.17%	
Escrow for Mortgages Serviced for Others	$1,532	0.25%	
Other Escrows	$1,448	0.26%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$408,570		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$131		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$970		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$17,707		
Miscellaneous II	$810		
TOTAL LIABILITIES	**$1,065,763**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1,045
EQUITY CAPITAL	$107,752
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,174,560**

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	14	$64
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$28
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	78	$522
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	92	$867
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	54	$1,058
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	249	$2,256
1014	Opt commitment to orig 25- or 30-year FRMs	258	$24,183
1016	Opt commitment to orig "other" Mortgages	207	$2,486
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	8	$56
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	$20
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$14
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	16	$55
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	18	$2,582
2016	Commit/purchase "other" Mortgage loans, svc retained	10	$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	36	$160
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	69	$931
2036	Commit/sell "other" Mortgage loans, svc retained	7	$40
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	10	$22,880
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

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2074	Commit/sell 25- or 30-yr FRM MBS	13	$49,335
2076	Commit/sell "other" MBS		$208
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		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$8
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$105
2116	Commit/purchase "other" Mortgage loans, svc released		$10
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
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	9	$87
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$8
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	30	$98
2134	Commit/sell 25- or 30-yr FRM loans, svc released	80	$2,181
2136	Commit/sell "other" Mortgage loans, svc released	9	$127
2202	Firm commitment to originate 1-month COFI ARM loans		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	24	$158
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	24	$55
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	16	$288
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	86	$184
2214	Firm commit/originate 25- or 30-year FRM loans	84	$845
2216	Firm commit/originate "other" Mortgage loans	65	$4,522
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$4,345
3016	Option to purchase "other" Mortgages		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
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		$4
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	7	$8
3034	Option to sell 25- or 30-year FRMs	13	$303
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs	7	$184
3076	Short option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	78	$886
4006	Commit/purchase "other" liabilities		$2,617
4022	Commit/sell non-Mortgage financial assets	8	$229
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$3,752
5004	IR swap: pay fixed, receive 3-month LIBOR	13	$3,630
5010	IR swap: pay fixed, receive 3-month Treasury		$15
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
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$5
6002	Interest rate Cap based on 1-month LIBOR		$1,338
6004	Interest rate Cap based on 3-month LIBOR	6	$2,270
6032	Short interest rate Cap based on 1-month LIBOR		$1,117
7002	Interest rate floor based on 1-month LIBOR		$600
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$1,910
8016	Long futures contract on 3-month Eurodollar		$37

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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
8046	Short futures contract on 3-month Eurodollar		$0
9502	Fixed-rate construction loans in process	314	$2,305
9512	Adjustable-rate construction loans in process	205	$4,111

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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		$78
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$780
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$1,225
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	7	$2,745
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	7	$733
120	Other investment securities, fixed-coupon securities	14	$127
122	Other investment securities, floating-rate securities	6	$40
125	Multi/nonres mtg loans; fixed-rate, Balloon		$197
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	11	$325
130	Construction and land loans (adj-rate)		$196
140	Second Mortgages (adj-rate)		$217
150	Commercial loans (adj-rate)		$61
180	Consumer loans; loans on deposits	7	$13
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	12	$6,565
184	Consumer loans; mobile home loans		$49
185	Consumer loans; credit cards		$6,208
187	Consumer loans; recreational vehicles	7	$2,137
189	Consumer loans; other	11	$482
200	Variable-rate, fixed-maturity CDs	198	$2,618
220	Variable-rate FHLB advances	88	$58,150
299	Other variable-rate	68	$22,072
300	Govt. & agency securities, fixed-coupon securities	12	$86
302	Govt. & agency securities, floating-rate securities		$3

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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	364	$14,219	$14,222	$13,808	$13,254	$12,621	$11,988
123 - Mortgage Derivatives - M/V estimate	291	$99,673	$86,399	$83,440	$79,951	$76,865	$74,229
129 - Mortgage-Related Mutual Funds - M/V estimate	48	$310	$313	$308	$303	$298	$292
280 - FHLB putable advance-M/V estimate	130	$29,995	$32,420	$31,222	$30,334	$29,723	$29,324
281 - FHLB convertible advance-M/V estimate	123	$13,738	$14,372	$14,080	$13,862	$13,703	$13,595
282 - FHLB callable advance-M/V estimate	18	$542	$567	$555	$546	$539	$534
283 - FHLB periodic floor floating rate advance-M/V Estimates		$57	$61	$59	$59	$58	$58
289 - Other FHLB structured advances - M/V estimate	29	$20,636	$21,756	$21,334	$20,904	$20,487	$20,025
290 - Other structured borrowings - M/V estimate	43	$26,012	$27,723	$26,808	$26,019	$25,358	$24,826
500 - Other OBS Positions w/o contract code or exceeds 16 positions	24	$40,316	$2,501	$3,783	$1,417	$995	$559