Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 186** **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	14,195	-2,475	-15 %	10.96 %	-152 bp
+200 bp	15,135	-1,536	-9 %	11.56 %	-92 bp
+100 bp	15,915	-755	-5 %	12.03 %	-45 bp
0 bp	16,670			12.48 %	
-100 bp	17,164	494	+3 %	12.75 %	+27 bp
-200 bp	17,304	634	+4 %	12.78 %	+30 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	12.48 %	12.53 %	12.16 %
Post-shock NPV Ratio	11.56 %	11.68 %	11.33 %
Sensitivity Measure: Decline in NPV Ratio	92 bp	85 bp	83 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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	-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	7,962	7,818	7,576	7,274	6,942	6,606	7,633	99.26	3.59
30-Year Mortgage Securities	2,466	2,416	2,354	2,280	2,198	2,109	2,326	101.18	2.90
15-Year Mortgages and MBS	7,942	7,747	7,515	7,266	7,012	6,762	7,602	98.86	3.20
Balloon Mortgages and MBS	2,242	2,204	2,160	2,111	2,059	2,002	2,179	99.13	2.13
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	845	839	834	828	822	815	832	100.22	0.67
7 Month to 2 Year Reset Frequency	9,425	9,346	9,253	9,124	8,957	8,738	9,302	99.47	1.20
2+ to 5 Year Reset Frequency	4,855	4,788	4,693	4,555	4,383	4,190	4,742	98.96	2.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,431	1,418	1,402	1,381	1,356	1,328	1,384	101.28	1.33
2 Month to 5 Year Reset Frequency	1,935	1,899	1,858	1,812	1,761	1,706	1,930	96.27	2.35
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	2,340	2,327	2,314	2,301	2,287	2,272	2,321	99.69	0.56
Adjustable-Rate, Fully Amortizing	3,572	3,545	3,519	3,492	3,464	3,435	3,538	99.45	0.75
Fixed-Rate, Balloon	4,343	4,195	4,054	3,921	3,793	3,672	4,064	99.76	3.39
Fixed-Rate, Fully Amortizing	2,199	2,128	2,061	1,999	1,939	1,883	2,043	100.89	3.14
Construction and Land Loans									
Adjustable-Rate	8,719	8,693	8,668	8,644	8,620	8,596	8,679	99.88	0.29
Fixed-Rate	2,405	2,355	2,306	2,261	2,217	2,175	2,366	97.48	2.04
Second-Mortgage Loans and Securities									
Adjustable-Rate	8,707	8,681	8,656	8,632	8,607	8,584	8,662	99.94	0.29
Fixed-Rate	9,700	9,477	9,265	9,062	8,869	8,684	9,312	99.49	2.24
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	561	552	541	530	517	504	541	100.00	2.00
Accrued Interest Receivable	519	519	519	519	519	519	519	100.00	0.00
Advance for Taxes/Insurance	24	24	24	24	24	24	24	100.00	0.00
Float on Escrows on Owned Mortgages	18	29	42	53	64	74			-28.48
LESS: Value of Servicing on Mortgages Serviced by Others	-2	-1	0	0	0	0			160.50
TOTAL MORTGAGE LOANS AND SECURITIES	**82,210**	**81,001**	**79,614**	**78,068**	**76,409**	**74,675**	**79,999**	**99.52**	**1.84**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,822	5,810	5,798	5,787	5,775	5,763	5,801	99.96	0.20
Fixed-Rate	2,149	2,092	2,038	1,986	1,936	1,888	2,091	97.49	2.60
Consumer Loans									
Adjustable-Rate	8,355	8,340	8,325	8,310	8,295	8,280	8,122	102.50	0.18
Fixed-Rate	9,189	9,032	8,881	8,734	8,592	8,455	9,024	98.41	1.68
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-229	-226	-224	-222	-220	-218	-224	0.00	0.98
Accrued Interest Receivable	135	135	135	135	135	135	135	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,421**	**25,183**	**24,952**	**24,729**	**24,513**	**24,303**	**24,948**	**100.02**	**0.91**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,426	2,426	2,426	2,426	2,426	2,426	2,426	100.00	0.00
Equities and All Mutual Funds	303	296	290	283	276	269	290	99.94	2.32
Zero-Coupon Securities	235	226	218	211	205	200	214	101.81	3.37
Government and Agency Securities	3,808	3,779	3,750	3,722	3,696	3,670	3,751	99.98	0.75
Term Fed Funds, Term Repos	2,552	2,549	2,547	2,544	2,542	2,539	2,545	100.06	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,027	2,010	1,995	1,981	1,968	1,955	1,999	99.78	0.73
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,188	6,145	6,051	5,944	5,825	5,688	6,088	99.39	1.66
Structured Securities (Complex)	2,387	2,366	2,334	2,270	2,203	2,137	2,352	99.22	2.06
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**19,926**	**19,798**	**19,611**	**19,382**	**19,140**	**18,885**	**19,666**	**99.72**	**1.06**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	132	132	132	132	132	132	132	100.00	0.00
Real Estate Held for Investment	58	58	58	58	58	58	58	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	33	31	28	26	24	31	100.00	6.80
Office Premises and Equipment	1,477	1,477	1,477	1,477	1,477	1,477	1,477	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,702**	**1,700**	**1,698**	**1,696**	**1,694**	**1,692**	**1,698**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	259	324	384	422	440	444			-12.80
Adjustable-Rate Servicing	18	18	20	22	22	22			-8.38
Float on Mortgages Serviced for Others	179	226	276	320	354	381			-16.83
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**456**	**569**	**681**	**763**	**816**	**847**			**-14.31**
OTHER ASSETS									
Purchased and Excess Servicing							541		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,547	2,547	2,547	2,547	2,547	2,547	2,547	100.00	0.00
Miscellaneous II							676		
Deposit Intangibles									
Retail CD Intangible	68	75	83	91	100	109			-9.57
Transaction Account Intangible	895	1,151	1,377	1,585	1,781	1,967			-15.74
MMDA Intangible	1,398	1,609	1,808	2,032	2,345	2,741			-11.72
Passbook Account Intangible	531	644	727	812	926	1,044			-11.59
Non-Interest-Bearing Account Intangible	276	379	476	569	657	742			-19.98
TOTAL OTHER ASSETS	**5,715**	**6,405**	**7,018**	**7,637**	**8,357**	**9,150**	**3,764**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							140		
TOTAL ASSETS	**135,430**	**134,655**	**133,574**	**132,274**	**130,930**	**129,552**	**130,214**	**103/99*** **	**0.89/1.40*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	30,568	30,468	30,369	30,274	30,182	30,094	30,403	99.89	0.32
Fixed-Rate Maturing in 13 Months or More	9,801	9,550	9,310	9,083	8,864	8,668	9,359	99.48	2.51
Variable-Rate	803	802	800	799	798	797	800	100.04	0.15
Demand									
Transaction Accounts	10,669	10,669	10,669	10,669	10,669	10,669	10,669	100/87*	0.00/2.33*
MMDAs	27,806	27,806	27,806	27,806	27,806	27,806	27,806	100/93*	0.00/0.82*
Passbook Accounts	6,085	6,085	6,085	6,085	6,085	6,085	6,085	100/88*	0.00/1.58*
Non-Interest-Bearing Accounts	4,644	4,644	4,644	4,644	4,644	4,644	4,644	100/90*	0.00/2.28*
TOTAL DEPOSITS	**90,376**	**90,024**	**89,684**	**89,360**	**89,048**	**88,762**	**89,766**	**100/95***	**0.37/1.11***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	16,525	16,457	16,390	16,324	16,259	16,195	16,439	99.70	0.41
Fixed-Rate Maturing in 37 Months or More	1,578	1,506	1,439	1,376	1,318	1,262	1,478	97.36	4.51
Variable-Rate	1,183	1,183	1,183	1,183	1,183	1,183	1,183	100.04	0.01
TOTAL BORROWINGS	**19,287**	**19,147**	**19,012**	**18,883**	**18,759**	**18,640**	**19,100**	**99.54**	**0.69**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	761	761	761	761	761	761	761	100.00	0.00
Other Escrow Accounts	62	61	59	57	56	54	68	86.20	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,780	1,780	1,780	1,780	1,780	1,780	1,780	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	60		
TOTAL OTHER LIABILITIES	**2,603**	**2,601**	**2,599**	**2,597**	**2,596**	**2,594**	**2,668**	**97.42**	**0.06**
Other Liabilities not Included Above									
Self-Valued	5,886	5,787	5,692	5,595	5,452	5,402	5,743	99.11	1.69
Unamortized Yield Adjustments							-2		
TOTAL LIABILITIES	**118,151**	**117,558**	**116,987**	**116,435**	**115,855**	**115,399**	**117,275**	**100/96****	**0.48/1.05****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	41	29	-7	-59	-118	-176			
ARMs	1	0	-1	-2	-3	-5			
Other Mortgages	32	17	0	-21	-46	-73			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	32	20	0	-24	-50	-78			
Sell Mortgages and MBS	-65	-37	29	113	206	298			
Purchase Non-Mortgage Items	15	12	0	-10	-19	-27			
Sell Non-Mortgage Items	0	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-6	-2	1	5	8	11			
Pay Floating, Receive Fixed Swaps	5	-14	-32	-50	-67	-84			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	-1	-1	0	3	8	13			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	1	1	1			
Construction LIP	45	34	24	15	5	-4			
Self-Valued	-74	8	68	106	135	163			
TOTAL OFF-BALANCE-SHEET POSITIONS	**24**	**67**	**84**	**76**	**60**	**42**			

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			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	135,430	134,655	133,574	132,274	130,930	129,552	130,214	103/99***	0.89/1.40***
MINUS TOTAL LIABILITIES	118,151	117,558	116,987	116,435	115,855	115,399	117,275	100/96**	0.48/1.05**
PLUS OFF-BALANCE-SHEET POSITIONS	24	67	84	76	60	42			
TOTAL NET PORTFOLIO VALUE #	17,304	17,164	16,670	15,915	15,135	14,195	12,940	128.83	3.75

* 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	$28	$1,886	$3,625	$839	$1,256
WARM	300 mo	321 mo	339 mo	310 mo	238 mo
WAC	4.65%	5.64%	6.34%	7.36%	9.03%
Amount of these that is FHA or VA Guaranteed	$1	$13	$306	$191	$908
Securities Backed by Conventional Mortgages	$229	$417	$233	$35	$7
WARM	287 mo	313 mo	301 mo	188 mo	180 mo
Weighted Average Pass-Through Rate	4.35%	5.38%	6.10%	7.26%	8.35%
Securities Backed by FHA or VA Mortgages	$1	$75	$148	$403	$778
WARM	129 mo	301 mo	286 mo	253 mo	169 mo
Weighted Average Pass-Through Rate	4.50%	5.45%	6.36%	7.39%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$662	$2,432	$1,307	$680	$685
WAC	4.74%	5.42%	6.39%	7.36%	8.85%
Mortgage Securities	$858	$819	$143	$15	$2
Weighted Average Pass-Through Rate	4.35%	5.22%	6.07%	7.15%	9.04%
WARM (of 15-Year Loans and Securities)	109 mo	133 mo	129 mo	101 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$81	$543	$677	$323	$210
WAC	4.42%	5.55%	6.41%	7.41%	8.62%
Mortgage Securities	$236	$103	$5	$1	$0
Weighted Average Pass-Through Rate	4.09%	5.08%	6.01%	7.32%	9.71%
WARM (of Balloon Loans and Securities)	47 mo	66 mo	91 mo	73 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$19,739**

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ASSETS (continued)

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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	$8	$85	$36	$0	$49
WAC	8.27%	6.07%	6.68%	1.00%	6.09%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$824	$9,216	$4,706	$1,384	$1,881
Weighted Average Margin	195 bp	248 bp	259 bp	240 bp	242 bp
WAC	6.96%	5.61%	5.85%	7.09%	5.88%
WARM	160 mo	294 mo	316 mo	276 mo	280 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	39 mo	3 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,190**

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	$40	$96	$46	$345	$20
Weighted Average Distance from Lifetime Cap	142 bp	125 bp	39 bp	159 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$32	$995	$186	$368	$341
Weighted Average Distance from Lifetime Cap	308 bp	343 bp	375 bp	263 bp	336 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$375	$7,810	$4,291	$574	$1,510
Weighted Average Distance from Lifetime Cap	845 bp	586 bp	570 bp	666 bp	597 bp
Balances Without Lifetime Cap	$384	$400	$219	$97	$58
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$315	$8,968	$4,530	$14	$1,691
Weighted Average Periodic Rate Cap	236 bp	189 bp	225 bp	205 bp	182 bp
Balances Subject to Periodic Rate Floors	$210	$8,484	$4,230	$23	$1,461
MBS Included in ARM Balances	$150	$3,703	$958	$571	$93

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,321	$3,538
WARM	55 mo	135 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	202 bp	317 bp
Reset Frequency	15 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$95	$169
Wghted Average Distance to Lifetime Cap	38 bp	63 bp
Fixed-Rate:		
Balances	$4,064	$2,043
WARM	52 mo	85 mo
Remaining Term to Full Amortization	266 mo	
WAC	6.73%	6.95%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,679	$2,366
WARM	20 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	106 bp	7.27%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,662	$9,312
WARM	210 mo	165 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.36%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,801	$2,091
WARM	21 mo	37 mo
Margin in Column 1; WAC in Column 2	152 bp	7.51%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,122	$9,024
WARM	65 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	300 bp	7.95%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$85	$3,713
Fixed Rate		
Remaining WAL <= 5 Years	$29	$2,030
Remaining WAL 5-10 Years	$157	$53
Remaining WAL Over 10 Years	$64	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$5	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$340	$5,796

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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	$2,651	$17,575	$15,401	$3,876	$5,454
WARM	154 mo	248 mo	287 mo	254 mo	185 mo
Weighted Average Servicing Fee	26 bp	26 bp	31 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	309 loans				
FHA/VA	239 loans				
Subserviced by Others	66 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,884	$958	Total # of Adjustable-Rate Loans Serviced	23 loans
WARM (in months)	291 mo	97 mo	Number of These Subserviced by Others	5 loans
Weighted Average Servicing Fee	38 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others	**$48,799**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,426		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$290		
Zero-Coupon Securities	$214	4.66%	38 mo
Government & Agency Securities	$3,751	4.80%	10 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,545	5.07%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,999	5.48%	11 mo
Memo: Complex Securities (from supplemental reporting)	$2,352		
Total Cash, Deposits, and Securities	**$13,578**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$979
Accrued Interest Receivable	$519
Advances for Taxes and Insurance	$24
Less: Unamortized Yield Adjustments	$-153
Valuation Allowances	$437
Unrealized Gains (Losses)	$-27

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$76
Accrued Interest Receivable	$135
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$300
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$58
Repossessed Assets	$132
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$31
Office Premises and Equipment	$1,477
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-13
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$541
Miscellaneous I	$2,547
Miscellaneous II	$676
TOTAL ASSETS	**$130,262**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$657
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$25
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$73
Mortgage-Related Mututal Funds	$217
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$655
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$5,007
Weighted Average Servicing Fee	21 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,506

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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	$8,349	$2,370	$502	$53
WAC	5.05%	4.57%	4.37%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,426	$4,821	$935	$91
WAC	5.03%	4.80%	3.86%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,665	$3,043	$42
WAC		4.85%	4.33%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$2,651	$24
WAC			5.03%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$39,762**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,730	$949	$822
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$19,101	$9,619	$6,392
Penalty in Months of Forgone Interest	3.34 mo	5.92 mo	6.15 mo
Balances in New Accounts	$2,087	$556	$393

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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%	$62	$92	$5	2.67%
3.00 to 3.99%	$503	$1,330	$106	3.71%
4.00 to 4.99%	$189	$1,607	$508	4.45%
5.00 to 5.99%	$11,227	$928	$614	5.25%
6.00 to 6.99%	$4	$472	$230	6.39%
7.00 to 7.99%	$1	$8	$13	7.19%
8.00 to 8.99%	$2	$0	$1	8.27%
9.00 and Above	$0	$14	$1	9.41%
WARM	1 mo	17 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$17,917**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,726
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	$10,669	0.68%	$267
Money Market Deposit Accounts (MMDAs)	$27,806	4.35%	$1,432
Passbook Accounts	$6,085	2.05%	$178
Non-Interest-Bearing Non-Maturity Deposits	$4,644		$126
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$216	0.08%	
Escrow for Mortgages Serviced for Others	$545	0.41%	
Other Escrows	$68	0.82%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$50,033		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,780		
Miscellaneous II	$60		
TOTAL LIABILITIES	**$117,275**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$367
EQUITY CAPITAL	$12,620
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$130,261**

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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		$5
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$57
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	$51
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$13
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	58	$164
1014	Opt commitment to orig 25- or 30-year FRMs	52	$1,403
1016	Opt commitment to orig "other" Mortgages	59	$1,120
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$35
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$10
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$104
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$6
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	11	$21
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$673
2036	Commit/sell "other" Mortgage loans, svc retained		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$11
2074	Commit/sell 25- or 30-yr FRM MBS		$169
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		$3
2122	Commit/sell 1-mo COFI ARM loans, svc released		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$49
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$86
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	18	$65

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2134	Commit/sell 25- or 30-yr FRM loans, svc released	33	$934
2136	Commit/sell "other" Mortgage loans, svc released	7	$53
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$86
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$9
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$78
2214	Firm commit/originate 25- or 30-year FRM loans	18	$215
2216	Firm commit/originate "other" Mortgage loans	17	$210
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$36
3032	Option to sell 10-, 15-, or 20-year FRMs		$19
3034	Option to sell 25- or 30-year FRMs	6	$94
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$10
4002	Commit/purchase non-Mortgage financial assets	20	$174
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$200
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
9012	Long call option on Treasury bond futures contract		$3
9036	Long put option on T-bond futures contract		$5
9502	Fixed-rate construction loans in process	79	$559
9512	Adjustable-rate construction loans in process	46	$493

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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		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$8
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$33
130	Construction and land loans (adj-rate)		$1
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases		$5,745
184	Consumer loans; mobile home loans		$45
185	Consumer loans; credit cards		$5,945
187	Consumer loans; recreational vehicles		$2
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	59	$800
220	Variable-rate FHLB advances	17	$390
299	Other variable-rate	22	$793
300	Govt. & agency securities, fixed-coupon securities		$29
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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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	84	$2,352	$2,387	$2,366	$2,334	$2,270	$2,203	$2,137
123 - Mortgage Derivatives - M/V estimate	72	$6,088	$6,188	$6,145	$6,051	$5,944	$5,825	$5,688
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$55	$56	$55	$55	$54	$53	$52
280 - FHLB putable advance-M/V estimate	14	$913	$953	$919	$910	$903	$899	$895
281 - FHLB convertible advance-M/V estimate	28	$1,650	$1,705	$1,667	$1,645	$1,635	$1,630	$1,627
282 - FHLB callable advance-M/V estimate	10	$58	$61	$60	$58	$58	$57	$57
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$2	$2	$2
289 - Other FHLB structured advances - M/V estimate	13	$996	$1,006	$996	$987	$978	$969	$961
290 - Other structured borrowings - M/V estimate	6	$2,123	$2,159	$2,143	$2,090	$2,019	$1,895	$1,860
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3,803	$-74	$8	$68	$106	$135	$163