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: 747** | **June 2009**

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	129,398	-14,343	-10 %	11.73 %	-92 bp
+200 bp	137,448	-6,293	-4 %	12.30 %	-34 bp
+100 bp	142,680	-1,060	-1 %	12.64 %	0 bp
0 bp	143,741			12.64 %	
-100 bp	140,545	-3,195	-2 %	12.31 %	-33 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.64 %	11.08 %	10.15 %
Post-shock NPV Ratio	12.30 %	10.66 %	9.17 %
Sensitivity Measure: Decline in NPV Ratio	34 bp	42 bp	98 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	126,581	124,354	120,860	116,517	111,763	120,662	103.06	2.30
30-Year Mortgage Securities	24,662	24,208	23,481	22,593	21,642	23,564	102.73	2.44
15-Year Mortgages and MBS	55,051	54,006	52,465	50,738	48,962	52,251	103.36	2.39
Balloon Mortgages and MBS	27,909	27,683	27,288	26,777	26,151	26,308	105.23	1.12
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	24,473	24,396	24,224	24,046	23,849	24,402	99.98	0.51
7 Month to 2 Year Reset Frequency	56,859	56,533	56,065	55,381	54,463	55,451	101.95	0.70
2+ to 5 Year Reset Frequency	83,644	82,900	81,681	79,746	77,160	80,410	103.10	1.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	49,394	49,088	48,593	48,047	47,453	46,823	104.84	0.82
2 Month to 5 Year Reset Frequency	6,667	6,591	6,485	6,370	6,244	6,464	101.97	1.39
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	24,607	24,323	24,022	23,725	23,429	23,982	101.42	1.20
Adjustable-Rate, Fully Amortizing	40,975	40,713	40,395	40,073	39,717	40,386	100.81	0.71
Fixed-Rate, Balloon	20,072	19,359	18,673	18,021	17,401	18,209	106.31	3.61
Fixed-Rate, Fully Amortizing	27,061	26,190	25,347	24,552	23,801	24,987	104.81	3.27
Construction and Land Loans								
Adjustable-Rate	22,959	22,922	22,864	22,806	22,748	22,899	100.10	0.21
Fixed-Rate	7,829	7,673	7,511	7,356	7,208	7,694	99.73	2.08
Second-Mortgage Loans and Securities								
Adjustable-Rate	51,060	50,967	50,833	50,700	50,569	50,852	100.23	0.22
Fixed-Rate	23,784	23,278	22,762	22,268	21,796	22,289	104.44	2.20
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	15,627	15,445	15,197	14,894	14,552	15,445	100.00	1.40
Accrued Interest Receivable	3,135	3,135	3,135	3,135	3,135	3,135	100.00	0.00
Advance for Taxes/Insurance	552	552	552	552	552	552	100.00	0.00
Float on Escrows on Owned Mortgages	128	230	351	471	572			-48.38
LESS: Value of Servicing on Mortgages Serviced by Others	-173	-175	-191	-212	-217			-5.29
TOTAL MORTGAGE LOANS AND SECURITIES	**693,204**	**684,721**	**672,974**	**658,979**	**643,387**	**666,767**	**102.69**	**1.48**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	32,231	32,178	32,104	32,031	31,959	32,193	99.95	0.20
Fixed-Rate	16,106	15,503	14,924	14,374	13,852	14,258	108.73	3.81
Consumer Loans								
Adjustable-Rate	42,518	42,461	42,366	42,273	42,181	41,369	102.64	0.18
Fixed-Rate	44,107	43,619	43,089	42,578	42,086	43,923	99.31	1.17
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3,024	-3,009	-2,991	-2,974	-2,957	-3,009	0.00	0.55
Accrued Interest Receivable	928	928	928	928	928	928	100.00	0.00
TOTAL NONMORTGAGE LOANS	**132,865**	**131,679**	**130,420**	**129,211**	**128,049**	**129,662**	**101.56**	**0.93**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	20,990	20,990	20,990	20,990	20,990	20,990	100.00	0.00
Equities and All Mutual Funds	3,268	3,142	3,016	2,890	2,764	3,147	99.83	4.01
Zero-Coupon Securities	4,157	4,140	4,120	4,100	4,082	4,124	100.40	0.45
Government and Agency Securities	15,688	15,417	15,124	14,842	14,569	15,128	101.91	1.83
Term Fed Funds, Term Repos	45,835	45,799	45,701	45,604	45,508	45,777	100.05	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	38,598	38,136	37,666	37,218	36,790	38,531	98.97	1.22
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	63,022	61,774	60,021	58,046	56,250	66,149	93.39	2.43
Structured Securities (Complex)	40,706	39,922	38,963	37,924	36,882	39,748	100.44	2.18
LESS: Valuation Allowances for Investment Securities	11	10	10	10	9	10	100.00	3.14
TOTAL CASH, DEPOSITS, AND SECURITIES	**232,252**	**229,309**	**225,591**	**221,606**	**217,826**	**233,583**	**98.17**	**1.45**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,475	4,475	4,475	4,475	4,475	4,475	100.00	0.00
Real Estate Held for Investment	155	155	155	155	155	155	100.00	0.00
Investment in Unconsolidated Subsidiaries	898	841	784	727	669	841	100.00	6.80
Office Premises and Equipment	7,962	7,962	7,962	7,962	7,962	7,962	100.00	0.00
TOTAL REAL ASSETS, ETC.	**13,490**	**13,433**	**13,376**	**13,319**	**13,262**	**13,433**	**100.00**	**0.43**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,961	2,486	3,115	3,624	3,854			-23.22
Adjustable-Rate Servicing	1,171	1,176	1,303	1,514	1,520			-5.62
Float on Mortgages Serviced for Others	1,698	1,943	2,267	2,564	2,765			-14.65
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,829**	**5,605**	**6,685**	**7,702**	**8,140**			**-16.56**
OTHER ASSETS								
Purchased and Excess Servicing						4,394		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	50,783	50,783	50,783	50,783	50,783	50,783	100.00	0.00
Miscellaneous II						13,723		
Deposit Intangibles								
Retail CD Intangible	321	366	561	639	716			-32.86
Transaction Account Intangible	2,766	4,472	6,128	7,706	9,269			-37.60
MMDA Intangible	7,459	10,998	14,357	17,357	20,265			-31.36
Passbook Account Intangible	2,917	4,370	5,796	7,098	8,395			-32.94
Non-Interest-Bearing Account Intangible	470	1,228	1,950	2,637	3,292			-60.30
TOTAL OTHER ASSETS	**64,717**	**72,216**	**79,576**	**86,220**	**92,720**	**68,901**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-17,136		
TOTAL ASSETS	**1,141,358**	**1,136,963**	**1,128,622**	**1,117,036**	**1,103,383**	**1,095,210**	**104/102***	**0.56/1.24***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	231,536	231,199	230,495	229,806	229,132	228,606	101.13	0.23
Fixed-Rate Maturing in 13 Months or More	73,876	71,780	69,931	68,380	67,036	67,326	106.62	2.75
Variable-Rate	1,573	1,572	1,570	1,568	1,566	1,566	100.39	0.11
Demand								
Transaction Accounts	69,530	69,530	69,530	69,530	69,530	69,530	100/94*	0.00/2.58*
MMDAs	244,185	244,185	244,185	244,185	244,185	244,185	100/95*	0.00/1.48*
Passbook Accounts	63,302	63,302	63,302	63,302	63,302	63,302	100/93*	0.00/2.44*
Non-Interest-Bearing Accounts	31,832	31,832	31,832	31,832	31,832	31,832	100/96*	0.00/2.42*
TOTAL DEPOSITS	**715,835**	**713,400**	**710,845**	**708,603**	**706,584**	**706,347**	**101/98***	**0.35/1.44***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	81,470	80,700	79,925	79,166	78,423	78,970	102.19	0.96
Fixed-Rate Maturing in 37 Months or More	29,960	28,232	26,638	25,166	23,804	25,660	110.02	5.88
Variable-Rate	78,964	78,911	78,804	78,697	78,587	78,561	100.45	0.10
TOTAL BORROWINGS	**190,394**	**187,842**	**185,368**	**183,029**	**180,814**	**183,191**	**102.54**	**1.34**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	5,144	5,144	5,144	5,144	5,144	5,144	100.00	0.00
Other Escrow Accounts	1,142	1,107	1,074	1,043	1,015	1,212	91.34	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,239	16,239	16,239	16,239	16,239	16,239	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,373		
TOTAL OTHER LIABILITIES	**22,524**	**22,490**	**22,457**	**22,426**	**22,397**	**23,967**	**93.83**	**0.15**
Other Liabilities not Included Above								
Self-Valued	71,527	69,282	67,233	65,571	64,293	64,501	107.41	3.10
Unamortized Yield Adjustments						842		
TOTAL LIABILITIES	**1,000,280**	**993,014**	**985,902**	**979,628**	**974,088**	**978,848**	**101/99****	**0.72/1.51****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	349	53	-395	-877	-1,348			
ARMs	5	-2	-18	-36	-61			
Other Mortgages	20	0	-32	-71	-114			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	344	1	-440	-912	-1,378			
Sell Mortgages and MBS	-574	180	1,135	2,136	3,105			
Purchase Non-Mortgage Items	-18	0	15	29	43			
Sell Non-Mortgage Items	-6	0	5	10	14			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-443	-216	-11	176	347			
Pay Floating, Receive Fixed Swaps	306	152	7	-132	-264			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	3	-9	-14	-17	-18			
Interest-Rate Caps	5	10	18	29	47			
Interest-Rate Floors	78	57	42	31	23			
Futures	0	0	0	0	1			
Options on Futures	1	0	0	0	0			
Construction LIP	33	13	-17	-48	-78			
Self-Valued	-636	-449	-336	-280	-216			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-532**	**-208**	**-40**	**40**	**103**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,141,358	1,136,963	1,128,622	1,117,036	1,103,383	1,095,210	104/102***	0.56/1.24***
MINUS TOTAL LIABILITIES	1,000,280	993,014	985,902	979,628	974,088	978,848	101/99**	0.72/1.51**
PLUS OFF-BALANCE-SHEET POSITIONS	-532	-208	-40	40	103			
TOTAL NET PORTFOLIO VALUE #	140,545	143,741	142,680	137,448	129,398	116,362	123.53	-0.74

* 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

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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	$13,341	$46,789	$41,886	$12,678	$5,968
WARM	367 mo	325 mo	325 mo	318 mo	301 mo
WAC	4.39%	5.55%	6.39%	7.38%	8.86%
Amount of these that is FHA or VA Guaranteed	$894	$2,918	$1,031	$416	$592
Securities Backed by Conventional Mortgages	$5,346	$8,787	$5,786	$310	$28
WARM	335 mo	314 mo	333 mo	305 mo	202 mo
Weighted Average Pass-Through Rate	4.48%	5.28%	6.23%	7.19%	8.45%
Securities Backed by FHA or VA Mortgages	$539	$1,208	$694	$367	$500
WARM	333 mo	303 mo	307 mo	228 mo	141 mo
Weighted Average Pass-Through Rate	4.18%	5.35%	6.21%	7.35%	9.07%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$7,898	$15,498	$8,128	$2,927	$1,630
WAC	4.65%	5.44%	6.39%	7.37%	9.01%
Mortgage Securities	$7,049	$8,027	$1,058	$30	$4
Weighted Average Pass-Through Rate	4.28%	5.18%	6.05%	7.17%	9.02%
WARM (of 15-Year Loans and Securities)	127 mo	147 mo	147 mo	127 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,515	$9,779	$9,410	$2,024	$831
WAC	4.37%	5.41%	6.33%	7.33%	9.89%
Mortgage Securities	$882	$768	$95	$4	$0
Weighted Average Pass-Through Rate	4.34%	5.45%	6.15%	7.11%	9.39%
WARM (of Balloon Loans and Securities)	69 mo	80 mo	94 mo	70 mo	71 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$222,785

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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	$17	$326	$168	$3,289	$33
WAC	4.70%	5.08%	5.80%	7.23%	6.25%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$24,385	$55,126	$80,242	$43,534	$6,431
Weighted Average Margin	221 bp	252 bp	228 bp	298 bp	272 bp
WAC	3.81%	5.14%	5.72%	5.75%	5.89%
WARM	271 mo	302 mo	333 mo	316 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	44 mo	7 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$213,551**

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	$181	$352	$866	$25	$182
Weighted Average Distance from Lifetime Cap	125 bp	134 bp	166 bp	45 bp	34 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$591	$1,353	$1,101	$511	$778
Weighted Average Distance from Lifetime Cap	338 bp	353 bp	356 bp	380 bp	335 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$20,133	$52,231	$76,005	$45,405	$5,359
Weighted Average Distance from Lifetime Cap	860 bp	588 bp	569 bp	592 bp	584 bp
Balances Without Lifetime Cap	$3,496	$1,517	$2,438	$882	$145
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,812	$51,062	$70,053	$287	$4,202
Weighted Average Periodic Rate Cap	243 bp	224 bp	224 bp	458 bp	198 bp
Balances Subject to Periodic Rate Floors	$11,407	$45,289	$65,692	$235	$3,238
MBS Included in ARM Balances	$3,479	$13,420	$15,454	$907	$510

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,982	$40,386
WARM	86 mo	135 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	208 bp	210 bp
Reset Frequency	32 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$680	$616
Wghted Average Distance to Lifetime Cap	68 bp	118 bp
Fixed-Rate:		
Balances	$18,209	$24,987
WARM	55 mo	89 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.24%	6.17%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$22,899	$7,694
WARM	22 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	126 bp	6.54%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$50,852	$22,289
WARM	200 mo	153 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	30 bp	7.13%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$32,193	$14,258
WARM	33 mo	54 mo
Margin in Column 1; WAC in Column 2	147 bp	6.37%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,369	$43,923
WARM	66 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	692 bp	9.20%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,221	$19,918
Fixed Rate		
Remaining WAL <= 5 Years	$7,288	$26,943
Remaining WAL 5-10 Years	$3,746	$3,438
Remaining WAL Over 10 Years	$659	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$42	$5
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$293
WAC	6.38%	3.73%
Principal-Only MBS	$8	$14
WAC	6.10%	6.36%
Total Mortgage-Derivative Securities - Book Value	$13,974	$50,711

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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	$57,341	$117,710	$143,880	$40,711	$15,390
WARM	300 mo	291 mo	313 mo	306 mo	237 mo
Weighted Average Servicing Fee	29 bp	30 bp	31 bp	35 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	2,064 loans
FHA/VA	475 loans
Subserviced by Others	42 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$163,632	$44,318
WARM (in months)	280 mo	316 mo
Weighted Average Servicing Fee	29 bp	34 bp

Total # of Adjustable-Rate Loans Serviced	863 loans
Number of These Subserviced by Others	9 loans

Total Balances of Mortgage Loans Serviced for Others	**$582,984**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$20,990		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$3,142		
Zero-Coupon Securities	$4,124	0.68%	6 mo
Government & Agency Securities	$15,128	2.31%	25 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$45,777	0.47%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$38,531	2.05%	18 mo
Memo: Complex Securities (from supplemental reporting)	$39,748		

Total Cash, Deposits, and Securities	**$167,439**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$37,433
Accrued Interest Receivable	$3,135
Advances for Taxes and Insurance	$552
Less: Unamortized Yield Adjustments	$12,573
Valuation Allowances	$21,988
Unrealized Gains (Losses)	$-4,213

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,559
Accrued Interest Receivable	$928
Less: Unamortized Yield Adjustments	$399
Valuation Allowances	$5,568
Unrealized Gains (Losses)	$-522

OTHER ITEMS	
Real Estate Held for Investment	$155
Repossessed Assets	$4,475
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$841
Office Premises and Equipment	$7,962
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-220
Less: Unamortized Yield Adjustments	$-791
Valuation Allowances	$10
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$4,394
Miscellaneous I	$50,783
Miscellaneous II	$13,723
TOTAL ASSETS	**$1,093,740**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,002
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$57
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,641
Mortgage-Related Mututal Funds	$501
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$46,912
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$56,960
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11,294

AGGREGATE SCHEDULE CMR REPORT

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	$75,866	$10,715	$2,300	$703
WAC	2.64%	4.14%	4.18%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$99,142	$34,807	$5,776	$1,764
WAC	2.52%	3.72%	4.31%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$37,191	$11,356	$252
WAC		3.28%	4.76%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$18,778	$192
WAC			4.44%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$295,932**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$30,736	$19,425	$12,140
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$134,765	$62,582	$27,654
Penalty in Months of Forgone Interest	3.19 mo	6.01 mo	8.02 mo
Balances in New Accounts	$20,663	$7,486	$1,671

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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%	$20,855	$7,052	$900	0.96%
3.00 to 3.99%	$469	$14,676	$3,750	3.47%
4.00 to 4.99%	$2,711	$20,047	$8,941	4.62%
5.00 to 5.99%	$6,403	$6,341	$9,320	5.36%
6.00 to 6.99%	$4	$249	$1,738	6.24%
7.00 to 7.99%	$2	$91	$431	7.20%
8.00 to 8.99%	$0	$4	$567	8.71%
9.00 and Above	$0	$66	$14	9.83%
WARM	1 mo	19 mo	86 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$104,630**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$144,629
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	$69,530	0.75%	$3,733
Money Market Deposit Accounts (MMDAs)	$244,185	0.88%	$13,619
Passbook Accounts	$63,302	0.88%	$6,085
Non-Interest-Bearing Non-Maturity Deposits	$31,832		$814
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,215	0.10%	
Escrow for Mortgages Serviced for Others	$2,929	0.09%	
Other Escrows	$1,212	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$415,205		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$372		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$470		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$16,239		
Miscellaneous II	$1,373		
TOTAL LIABILITIES	**$978,846**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$828
EQUITY CAPITAL	$112,146
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,091,820**

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	10	$29
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	14	$45
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	71	$857
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	85	$466
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	55	$496
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	256	$2,093
1014	Opt commitment to orig 25- or 30-year FRMs	261	$10,119
1016	Opt commitment to orig "other" Mortgages	187	$1,426
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$2
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	7	$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$11
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$109
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	17	$56
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	16	$120
2016	Commit/purchase "other" Mortgage loans, svc retained	11	$30
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$176
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
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	63	$623
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	85	$2,503
2036	Commit/sell "other" Mortgage loans, svc retained	10	$255
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$204
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$77
2054	Commit/purchase 25- to 30-year FRM MBS	10	$6,895
2056	Commit/purchase "other" MBS		$4

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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
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$19
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	9	$924
2074	Commit/sell 25- or 30-yr FRM MBS	15	$12,435
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$27
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$229
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$12
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$19
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	40	$339
2134	Commit/sell 25- or 30-yr FRM loans, svc released	76	$3,089
2136	Commit/sell "other" Mortgage loans, svc released	7	$53
2202	Firm commitment to originate 1-month COFI ARM loans		$8
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	22	$94
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	20	$32
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	20	$478
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	75	$272
2214	Firm commit/originate 25- or 30-year FRM loans	84	$1,334
2216	Firm commit/originate "other" Mortgage loans	65	$489
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$155
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$142
3028	Option to sell 3- or 5-year Treasury ARMs		$5
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$17

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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
3034	Option to sell 25- or 30-year FRMs	13	$414
3036	Option to sell "other" Mortgages		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$93
3074	Short option to sell 25- or 30-yr FRMs		$424
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	72	$838
4006	Commit/purchase "other" liabilities		$466
4022	Commit/sell non-Mortgage financial assets	9	$338
4026	Commit/sell "other" liabilities		$5
5002	IR swap: pay fixed, receive 1-month LIBOR	9	$1,138
5004	IR swap: pay fixed, receive 3-month LIBOR	14	$2,683
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,845
5026	IR swap: pay 3-month LIBOR, receive fixed		$259
5044	IR swap: pay the prime rate, receive fixed		$39
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		$47
6002	Interest rate Cap based on 1-month LIBOR		$1,750
6004	Interest rate Cap based on 3-month LIBOR		$2,762
6034	Short interest rate Cap based on 3-month LIBOR		$17
7022	Interest rate floor based on the prime rate		$1,900
8046	Short futures contract on 3-month Eurodollar		$81
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	295	$1,414
9512	Adjustable-rate construction loans in process	194	$2,188

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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		$71
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$836
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	8	$1,352
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$165
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	7	$3,048
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$721
120	Other investment securities, fixed-coupon securities	15	$138
122	Other investment securities, floating-rate securities	6	$38
125	Multi/nonres mtg loans; fixed-rate, Balloon		$194
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$305
130	Construction and land loans (adj-rate)		$147
140	Second Mortgages (adj-rate)		$246
150	Commercial loans (adj-rate)		$74
180	Consumer loans; loans on deposits	7	$14
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases	12	$6,657
184	Consumer loans; mobile home loans		$49
185	Consumer loans; credit cards		$6,587
187	Consumer loans; recreational vehicles	7	$1,909
189	Consumer loans; other	10	$421
200	Variable-rate, fixed-maturity CDs	193	$1,567
220	Variable-rate FHLB advances	51	$36,661
299	Other variable-rate	63	$41,900
300	Govt. & agency securities, fixed-coupon securities	11	$57
302	Govt. & agency securities, floating-rate securities		$11

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	348	$39,748	$40,706	$39,922	$38,963	$37,924	$36,882
123 - Mortgage Derivatives - M/V estimate	306	$66,149	$63,022	$61,774	$60,021	$58,046	$56,250
129 - Mortgage-Related Mutual Funds - M/V estimate	47	$256	$253	$250	$247	$245	$242
280 - FHLB putable advance-M/V estimate	122	$26,922	$30,350	$29,226	$28,321	$27,613	$27,091
281 - FHLB convertible advance-M/V estimate	119	$9,988	$10,724	$10,554	$10,340	$10,174	$10,047
282 - FHLB callable advance-M/V estimate	20	$798	$858	$840	$822	$804	$789
283 - FHLB periodic floor floating rate advance-M/V Estimates		$7	$7	$7	$7	$7	$7
289 - Other FHLB structured advances - M/V estimate	26	$1,363	$1,440	$1,425	$1,399	$1,376	$1,356
290 - Other structured borrowings - M/V estimate	45	$25,422	$28,148	$27,230	$26,344	$25,596	$25,003
500 - Other OBS Positions w/o contract code or exceeds 16 positions	20	$25,496	$-636	$-449	$-336	$-280	$-216