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: 700** **September 2010**

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	113,540	-9,285	-8 %	12.28 %	-58 bp
+200 bp	120,889	-1,936	-2 %	12.89 %	+2 bp
+100 bp	124,498	1,673	+1 %	13.12 %	+26 bp
0 bp	122,825			12.86 %	
-100 bp	120,511	-2,314	-2 %	12.56 %	-30 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.86 %	13.37 %	13.11 %
Post-shock NPV Ratio	12.56 %	12.90 %	12.70 %
Sensitivity Measure: Decline in NPV Ratio	30 bp	46 bp	41 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

Reporting Dockets: 700
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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	97,792	96,226	92,801	88,295	83,336	90,897	105.86	2.59
30-Year Mortgage Securities	21,445	20,813	19,779	18,591	17,361	20,276	102.65	4.00
15-Year Mortgages and MBS	63,978	62,996	61,082	58,873	56,564	59,989	105.01	2.30
Balloon Mortgages and MBS	32,722	32,559	32,100	31,502	30,794	30,946	105.21	0.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,852	14,818	14,653	14,504	14,322	14,118	104.96	0.67
7 Month to 2 Year Reset Frequency	51,759	51,699	51,387	50,780	49,964	49,439	104.57	0.36
2+ to 5 Year Reset Frequency	58,660	58,626	58,567	57,589	55,830	56,079	104.54	0.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4,379	4,361	4,307	4,251	4,189	4,023	108.40	0.82
2 Month to 5 Year Reset Frequency	6,668	6,615	6,514	6,411	6,298	6,423	103.00	1.16
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,253	20,092	19,816	19,544	19,277	19,575	102.64	1.09
Adjustable-Rate, Fully Amortizing	32,737	32,531	32,258	31,986	31,704	32,237	100.91	0.74
Fixed-Rate, Balloon	17,645	17,202	16,671	16,162	15,676	15,797	108.90	2.83
Fixed-Rate, Fully Amortizing	29,576	28,805	27,922	27,088	26,300	26,262	109.68	2.87
Construction and Land Loans								
Adjustable-Rate	9,387	9,377	9,351	9,326	9,301	9,378	99.99	0.19
Fixed-Rate	4,841	4,759	4,650	4,547	4,449	4,810	98.94	2.00
Second-Mortgage Loans and Securities								
Adjustable-Rate	41,197	41,129	41,013	40,899	40,786	41,073	100.14	0.22
Fixed-Rate	17,537	17,229	16,837	16,463	16,105	16,209	106.29	2.03
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	20,298	20,099	19,740	19,319	18,844	20,099	100.00	1.39
Accrued Interest Receivable	2,280	2,280	2,280	2,280	2,280	2,280	100.00	0.00
Advance for Taxes/Insurance	278	278	278	278	278	278	100.00	0.00
Float on Escrows on Owned Mortgages	171	301	469	623	745			-49.51
LESS: Value of Servicing on Mortgages Serviced by Others	-102	-107	-155	-162	-164			-25.06
TOTAL MORTGAGE LOANS AND SECURITIES	**548,555**	**542,905**	**532,633**	**519,474**	**504,566**	**520,186**	**104.37**	**1.47**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	21,573	21,541	21,490	21,440	21,391	21,579	99.82	0.19
Fixed-Rate	16,178	15,653	15,094	14,561	14,054	14,363	108.98	3.46
Consumer Loans								
Adjustable-Rate	37,113	37,087	37,025	36,964	36,904	36,717	101.01	0.12
Fixed-Rate	56,203	55,861	55,283	54,723	54,182	56,458	98.94	0.82
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,979	-2,971	-2,955	-2,939	-2,924	-2,971	0.00	0.40
Accrued Interest Receivable	748	748	748	748	748	748	100.00	0.00
TOTAL NONMORTGAGE LOANS	**128,836**	**127,919**	**126,685**	**125,498**	**124,355**	**126,894**	**100.81**	**0.84**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	13,249	13,249	13,249	13,249	13,249	13,249	100.00	0.00
Equities and All Mutual Funds	742	722	701	680	660	723	99.88	2.81
Zero-Coupon Securities	1,304	1,290	1,276	1,263	1,250	1,252	103.04	1.10
Government and Agency Securities	26,958	26,210	25,337	24,514	23,738	25,330	103.47	3.09
Term Fed Funds, Term Repos	49,826	49,812	49,741	49,671	49,602	49,792	100.04	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	18,275	17,631	16,980	16,370	15,796	17,742	99.37	3.67
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	65,325	64,835	63,653	61,951	60,027	66,309	97.78	1.29
Structured Securities (Complex)	43,149	42,439	41,494	40,346	39,140	41,998	101.05	1.95
LESS: Valuation Allowances for Investment Securities	10	9	9	9	8	9	100.00	3.55
TOTAL CASH, DEPOSITS, AND SECURITIES	**218,818**	**216,179**	**212,424**	**208,036**	**203,454**	**216,386**	**99.90**	**1.48**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,640	4,640	4,640	4,640	4,640	4,640	100.00	0.00
Real Estate Held for Investment	126	126	126	126	126	126	100.00	0.00
Investment in Unconsolidated Subsidiaries	518	485	452	419	386	485	100.00	6.80
Office Premises and Equipment	6,433	6,433	6,433	6,433	6,433	6,433	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,717**	**11,684**	**11,651**	**11,618**	**11,585**	**11,684**	**100.00**	**0.28**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,921	2,425	2,881	3,190	3,357			-19.79
Adjustable-Rate Servicing	762	771	1,072	1,079	1,047			-20.12
Float on Mortgages Serviced for Others	1,350	1,570	1,862	2,080	2,249			-16.31
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**4,034**	**4,765**	**5,816**	**6,348**	**6,653**			**-18.70**
OTHER ASSETS								
Purchased and Excess Servicing						2,653		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	38,402	38,402	38,402	38,402	38,402	38,402	100.00	0.00
Miscellaneous II						11,174		
Deposit Intangibles								
Retail CD Intangible	318	338	512	584	647			-28.62
Transaction Account Intangible	1,287	2,392	4,208	5,921	7,553			-61.07
MMDA Intangible	5,996	7,099	10,730	14,226	17,308			-33.34
Passbook Account Intangible	2,048	2,924	4,686	6,346	7,934			-45.11
Non-Interest-Bearing Account Intangible	-375	276	966	1,621	2,244			-243.22
TOTAL OTHER ASSETS	**47,676**	**51,430**	**59,503**	**67,099**	**74,087**	**52,229**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,460		
TOTAL ASSETS	**959,636**	**954,882**	**948,712**	**938,074**	**924,701**	**923,919**	**103/102*** **	**0.57/1.21*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	152,514	152,394	151,895	151,409	150,955	151,162	100.82	0.20
Fixed-Rate Maturing in 13 Months or More	89,031	87,003	84,515	82,263	80,385	80,973	107.45	2.60
Variable-Rate	1,296	1,295	1,292	1,289	1,286	1,288	100.59	0.16
Demand								
Transaction Accounts	70,566	70,566	70,566	70,566	70,566	70,566	100/97*	0.00/2.14*
MMDAs	243,176	243,176	243,176	243,176	243,176	243,176	100/97*	0.00/1.00*
Passbook Accounts	71,658	71,658	71,658	71,658	71,658	71,658	100/96*	0.00/1.92*
Non-Interest-Bearing Accounts	28,409	28,409	28,409	28,409	28,409	28,409	100/99*	0.00/2.38*
TOTAL DEPOSITS	**656,651**	**654,501**	**651,512**	**648,772**	**646,436**	**647,232**	**101/99***	**0.39/1.32***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	50,633	50,284	49,774	49,274	48,785	48,831	102.97	0.85
Fixed-Rate Maturing in 37 Months or More	26,191	24,857	23,602	22,428	21,329	21,789	114.08	5.21
Variable-Rate	15,119	15,106	15,087	15,068	15,051	15,013	100.62	0.11
TOTAL BORROWINGS	**91,943**	**90,247**	**88,462**	**86,770**	**85,164**	**85,634**	**105.39**	**1.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	5,098	5,098	5,098	5,098	5,098	5,098	100.00	0.00
Other Escrow Accounts	1,485	1,441	1,397	1,355	1,316	1,524	94.58	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	756	756	756	756	756	756	100.00	0.00
Miscellaneous I	14,417	14,417	14,417	14,417	14,417	14,417	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,610		
TOTAL OTHER LIABILITIES	**21,756**	**21,713**	**21,668**	**21,627**	**21,587**	**24,405**	**88.97**	**0.20**
Other Liabilities not Included Above								
Self-Valued	66,845	64,316	61,893	59,943	58,477	57,809	111.26	3.85
Unamortized Yield Adjustments						218		
TOTAL LIABILITIES	**837,196**	**830,777**	**823,535**	**817,111**	**811,664**	**815,298**	**102/100****	**0.82/1.56****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	478	26	-739	-1,538	-2,336			
ARMs	41	27	4	-20	-56			
Other Mortgages	1	0	-6	-21	-41			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	171	-83	-467	-868	-1,274			
Sell Mortgages and MBS	-519	141	1,130	2,153	3,178			
Purchase Non-Mortgage Items	18	0	-19	-36	-52			
Sell Non-Mortgage Items	-3	0	10	20	29			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,112	-593	-89	381	821			
Pay Floating, Receive Fixed Swaps	286	221	139	59	-18			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	8	190	450	720			
Interest-Rate Caps	1	5	12	28	52			
Interest-Rate Floors	56	41	28	19	14			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-17	-23	-39	-55	-71			
Self-Valued	-1,331	-1,050	-833	-645	-462			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,929**	**-1,281**	**-679**	**-74**	**503**			

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		Base Case						
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NET PORTFOLIO VALUE								
TOTAL ASSETS	959,636	954,882	948,712	938,074	924,701	923,919	103/102***	0.57/1.21***
MINUS TOTAL LIABILITIES	837,196	830,777	823,535	817,111	811,664	815,298	102/100**	0.82/1.56**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,929	-1,281	-679	-74	503			
TOTAL NET PORTFOLIO VALUE #	120,511	122,825	124,498	120,889	113,540	108,621	113.08	-1.62

* 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	$14,496	$37,557	$28,764	$6,468	$3,611
WARM	343 mo	314 mo	313 mo	297 mo	269 mo
WAC	4.31%	5.53%	6.36%	7.37%	8.86%
Amount of these that is FHA or VA Guaranteed	$2,011	$1,560	$776	$489	$829
Securities Backed by Conventional Mortgages	$9,180	$4,914	$1,725	$160	$18
WARM	341 mo	311 mo	306 mo	262 mo	149 mo
Weighted Average Pass-Through Rate	3.86%	5.29%	6.10%	7.19%	8.53%
Securities Backed by FHA or VA Mortgages	$2,759	$881	$528	$22	$88
WARM	365 mo	310 mo	294 mo	209 mo	99 mo
Weighted Average Pass-Through Rate	3.61%	5.16%	6.20%	7.18%	9.58%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$12,782	$12,071	$6,049	$2,166	$1,031
WAC	4.44%	5.42%	6.39%	7.35%	8.97%
Mortgage Securities	$19,756	$5,350	$765	$19	$2
Weighted Average Pass-Through Rate	3.97%	5.18%	6.04%	7.14%	8.94%
WARM (of 15-Year Loans and Securities)	154 mo	141 mo	136 mo	120 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$12,677	$6,149	$5,024	$1,200	$511
WAC	4.27%	5.40%	6.38%	7.32%	9.72%
Mortgage Securities	$4,837	$508	$38	$3	$0
Weighted Average Pass-Through Rate	3.95%	5.44%	6.18%	7.12%	8.64%
WARM (of Balloon Loans and Securities)	75 mo	80 mo	73 mo	65 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$202,108**

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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	$3	$310	$84	$0	$16
WAC	4.76%	3.90%	5.55%	0.00%	5.67%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,115	$49,128	$55,995	$4,023	$6,407
Weighted Average Margin	237 bp	243 bp	232 bp	295 bp	238 bp
WAC	3.91%	4.66%	5.06%	3.67%	4.86%
WARM	247 mo	295 mo	327 mo	359 mo	315 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	43 mo	6 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$130,081**

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	$75	$511	$251	$33	$8
Weighted Average Distance from Lifetime Cap	119 bp	181 bp	123 bp	58 bp	170 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$167	$573	$410	$49	$298
Weighted Average Distance from Lifetime Cap	298 bp	341 bp	354 bp	357 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,312	$47,735	$54,505	$3,739	$5,874
Weighted Average Distance from Lifetime Cap	781 bp	634 bp	574 bp	672 bp	616 bp
Balances Without Lifetime Cap	$1,563	$620	$912	$203	$243
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$8,424	$46,076	$53,464	$131	$4,825
Weighted Average Periodic Rate Cap	238 bp	206 bp	217 bp	733 bp	168 bp
Balances Subject to Periodic Rate Floors	$6,981	$41,662	$51,486	$126	$3,355
MBS Included in ARM Balances	$2,996	$8,420	$12,138	$1,259	$1,319

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$19,575	$32,237
WARM	75 mo	154 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	224 bp	254 bp
Reset Frequency	36 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$534	$532
Wghted Average Distance to Lifetime Cap	68 bp	140 bp
Fixed-Rate:		
Balances	$15,797	$26,262
WARM	46 mo	80 mo
Remaining Term to Full Amortization	252 mo	
WAC	6.30%	6.08%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$9,378	$4,810
WARM	26 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	179 bp	6.29%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$41,073	$16,209
WARM	189 mo	153 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	27 bp	6.84%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$21,579	$14,363
WARM	37 mo	52 mo
Margin in Column 1; WAC in Column 2	208 bp	6.62%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$36,717	$56,458
WARM	85 mo	72 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	636 bp	9.67%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$929	$20,418
Fixed Rate		
Remaining WAL <= 5 Years	$8,942	$30,854
Remaining WAL 5-10 Years	$2,166	$1,247
Remaining WAL Over 10 Years	$304	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$69
CMO Residuals:		
Fixed Rate	$26	$6
Floating Rate	$38	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$33
WAC	1.22%	5.95%
Principal-Only MBS	$6	$17
WAC	6.19%	5.90%
Total Mortgage-Derivative Securities - Book Value	$12,421	$52,645

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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	$79,892	$95,509	$74,977	$17,376	$6,697
WARM	286 mo	294 mo	296 mo	282 mo	196 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	34 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	1,474 loans
FHA/VA	445 loans
Subserviced by Others	54 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$90,870	$9,907	Total # of Adjustable-Rate Loans Serviced	470 loans
WARM (in months)	235 mo	317 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	33 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$375,228**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$13,249		
Equity Securities Carried at Fair Value	$722		
Zero-Coupon Securities	$1,252	0.83%	12 mo
Government & Agency Securities	$25,330	1.94%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$49,792	0.29%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$17,742	2.71%	52 mo
Memo: Complex Securities (from supplemental reporting)	$41,998		

Total Cash, Deposits, and Securities	**$150,086**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$27,386
Accrued Interest Receivable	$2,280
Advances for Taxes and Insurance	$278
Less: Unamortized Yield Adjustments	$4,709
Valuation Allowances	$7,287
Unrealized Gains (Losses)	$2

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,088
Accrued Interest Receivable	$748
Less: Unamortized Yield Adjustments	$384
Valuation Allowances	$5,059
Unrealized Gains (Losses)	$7

OTHER ITEMS	
Real Estate Held for Investment	$126
Repossessed Assets	$4,640
Equity Investments Not Carried at Fair Value	$485
Office Premises and Equipment	
	$6,433
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$846
Valuation Allowances	$-778
	$9
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,653
Miscellaneous I	
Miscellaneous II	$38,402
	$11,174
TOTAL ASSETS	**$922,675**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$672
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$37
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$318
Mortgage-Related Mututal Funds	$405
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$37,986
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$36,936
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in	
Grace Period	$15,232

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$44,448	$13,774	$1,517	$588
WAC	1.27%	2.94%	4.41%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$53,536	$33,936	$3,952	$856
WAC	1.27%	2.21%	4.66%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$39,736	$16,224	$350
WAC		2.10%	4.02%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$25,012	$406
WAC			3.51%	
WARM			59 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$232,135**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$8,733	$16,805	$15,653
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$81,907	$65,204	$30,411
Penalty in Months of Forgone Interest	3.21 mo	5.96 mo	7.77 mo
Balances in New Accounts	$8,042	$9,725	$3,163

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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%	$13,894	$9,009	$3,696	1.20%
3.00 to 3.99%	$664	$7,787	$4,167	3.39%
4.00 to 4.99%	$2,358	$7,451	$6,528	4.58%
5.00 to 5.99%	$418	$7,082	$5,763	5.42%
6.00 to 6.99%	$43	$53	$1,061	6.04%
7.00 to 7.99%	$1	$5	$26	7.30%
8.00 to 8.99%	$0	$1	$529	8.72%
9.00 and Above	$66	$0	$19	9.85%
WARM	1 mo	19 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings			**$70,621**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$74,153
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	$70,566	0.58%	$2,873
Money Market Deposit Accounts (MMDAs)	$243,176	0.67%	$7,331
Passbook Accounts	$71,658	0.57%	$3,805
Non-Interest-Bearing Non-Maturity Deposits	$28,409		$800
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,431	0.04%	
Escrow for Mortgages Serviced for Others	$2,667	0.02%	
Other Escrows	$1,524	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$420,431		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$66		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$153		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$756		
Miscellaneous I	$14,417		
Miscellaneous II	$2,610		
TOTAL LIABILITIES	**$815,341**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$186
EQUITY CAPITAL	$107,138
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$922,665**

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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	9	$26
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$17
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	61	$937
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	68	$1,064
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	41	$1,196
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	247	$4,723
1014	Opt commitment to orig 25- or 30-year FRMs	235	$11,112
1016	Opt commitment to orig "other" Mortgages	173	$827
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$2
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
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	13	$30
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$20
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$22
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	65	$1,367
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	88	$1,865
2036	Commit/sell "other" Mortgage loans, svc retained	9	$38
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		$598
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1,344
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$540
2054	Commit/purchase 25- to 30-year FRM MBS	7	$2,634
2056	Commit/purchase "other" MBS		$215

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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
2062	Commit/sell 1-month COFI ARM MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$2,265
2074	Commit/sell 25- or 30-yr FRM MBS	13	$8,477
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$69
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$239
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$549
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$30
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	50	$446
2134	Commit/sell 25- or 30-yr FRM loans, svc released	79	$1,704
2136	Commit/sell "other" Mortgage loans, svc released	9	$36
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	22	$160
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$11
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	15	$159
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	80	$605
2214	Firm commit/originate 25- or 30-year FRM loans	81	$1,095
2216	Firm commit/originate "other" Mortgage loans	55	$246
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$683
3028	Option to sell 3- or 5-year Treasury ARMs		$16
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs	8	$674
3034	Option to sell 25- or 30-year FRMs	12	$3,498
3036	Option to sell "other" Mortgages		$16

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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
3054	Short option to purchase 25- or 30-yr FRMs		$40
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$8
3074	Short option to sell 25- or 30-yr FRMs		$86
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	66	$589
4006	Commit/purchase "other" liabilities		$6
4022	Commit/sell non-Mortgage financial assets	9	$1,402
5002	IR swap: pay fixed, receive 1-month LIBOR	10	$2,402
5004	IR swap: pay fixed, receive 3-month LIBOR	9	$12,299
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$55
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,073
5026	IR swap: pay 3-month LIBOR, receive fixed		$12
5044	IR swap: pay the prime rate, receive fixed		$34
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,293
6004	Interest rate Cap based on 3-month LIBOR	6	$3,525
6034	Short interest rate Cap based on 3-month LIBOR		$15
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$4
9502	Fixed-rate construction loans in process	278	$826
9512	Adjustable-rate construction loans in process	165	$1,220

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$456
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	6	$1,216
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	8	$2,286
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	6	$572
120	Other investment securities, fixed-coupon securities	14	$699
122	Other investment securities, floating-rate securities	8	$366
125	Multi/nonres mtg loans; fixed-rate, Balloon		$213
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$293
130	Construction and land loans (adj-rate)		$101
140	Second Mortgages (adj-rate)		$269
150	Commercial loans (adj-rate)		$51
180	Consumer loans; loans on deposits	8	$12
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	12	$5,876
184	Consumer loans; mobile home loans		$48
185	Consumer loans; credit cards		$14,001
187	Consumer loans; recreational vehicles	8	$2,219
189	Consumer loans; other	13	$2,560
200	Variable-rate, fixed-maturity CDs	179	$1,293
220	Variable-rate FHLB advances	38	$4,363
299	Other variable-rate	54	$10,688
300	Govt. & agency securities, fixed-coupon securities	9	$62
302	Govt. & agency securities, floating-rate securities	9	$132

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SUPPLEMENTAL REPORTING

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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	350	$41,998	$43,149	$42,439	$41,494	$40,346	$39,140
123 - Mortgage Derivatives - M/V estimate	295	$66,309	$65,325	$64,835	$63,653	$61,951	$60,027
129 - Mortgage-Related Mutual Funds - M/V estimate	41	$244	$246	$243	$239	$235	$232
280 - FHLB putable advance-M/V estimate	111	$24,877	$29,360	$28,089	$26,961	$26,044	$25,369
281 - FHLB convertible advance-M/V estimate	95	$9,106	$9,725	$9,601	$9,430	$9,295	$9,184
282 - FHLB callable advance-M/V estimate	13	$446	$512	$497	$480	$468	$459
283 - FHLB periodic floor floating rate advance-M/V Estimates		$26	$26	$26	$26	$27	$27
289 - Other FHLB structured advances - M/V estimate	27	$1,321	$1,392	$1,405	$1,396	$1,388	$1,390
290 - Other structured borrowings - M/V estimate	47	$22,033	$25,831	$24,698	$23,600	$22,720	$22,048
500 - Other OBS Positions w/o contract code or exceeds 16 positions	20	$17,927	$-1,331	$-1,050	$-833	$-645	$-462