Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 439** **December 2005**

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	15,220	-4,456	-23 %	11.35 %	-261 bp
+200 bp	16,855	-2,820	-14 %	12.35 %	-161 bp
+100 bp	18,375	-1,300	-7 %	13.24 %	-72 bp
0 bp	19,675			13.96 %	
-100 bp	20,376	701	+4 %	14.29 %	+33 bp
-200 bp	20,201	526	+3 %	14.08 %	+12 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	13.96 %	13.80 %	13.76 %
Post-shock NPV Ratio	12.35 %	12.25 %	12.39 %
Sensitivity Measure: Decline in NPV Ratio	161 bp	155 bp	137 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Amounts in Millions

	-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	11,722	11,639	11,278	10,732	10,159	9,608	11,316	99.67	4.02
30-Year Mortgage Securities	1,616	1,593	1,532	1,458	1,384	1,314	1,564	97.95	4.39
15-Year Mortgages and MBS	19,245	18,872	18,265	17,561	16,840	16,135	18,376	99.39	3.59
Balloon Mortgages and MBS	5,758	5,675	5,569	5,436	5,280	5,105	5,555	100.26	2.14
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,548	1,545	1,541	1,533	1,522	1,506	1,536	100.33	0.39
7 Month to 2 Year Reset Frequency	8,365	8,301	8,209	8,075	7,903	7,699	8,267	99.30	1.38
2+ to 5 Year Reset Frequency	9,787	9,614	9,397	9,143	8,861	8,560	9,517	98.74	2.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	331	328	325	321	317	311	319	102.06	1.02
2 Month to 5 Year Reset Frequency	1,807	1,783	1,755	1,721	1,679	1,631	1,775	98.89	1.76
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,689	3,657	3,624	3,591	3,558	3,526	3,660	99.02	0.91
Adjustable-Rate, Fully Amortizing	9,809	9,718	9,628	9,535	9,441	9,349	9,737	98.88	0.95
Fixed-Rate, Balloon	4,122	3,990	3,864	3,744	3,629	3,519	3,840	100.62	3.18
Fixed-Rate, Fully Amortizing	4,896	4,689	4,497	4,320	4,155	4,001	4,451	101.05	4.10
Construction and Land Loans									
Adjustable-Rate	5,999	5,987	5,976	5,966	5,956	5,946	5,980	99.94	0.18
Fixed-Rate	3,706	3,642	3,581	3,523	3,466	3,412	3,582	99.97	1.67
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,861	4,854	4,848	4,842	4,837	4,832	4,842	100.13	0.12
Fixed-Rate	2,934	2,875	2,819	2,765	2,713	2,663	2,860	98.56	1.96
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	28	27	27	28	28	28	27	100.00	-0.74
Accrued Interest Receivable	431	431	431	431	431	431	431	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	24	44	68	87	104	118			-31.56
LESS: Value of Servicing on Mortgages Serviced by Others	-2	-1	2	4	4	4			-110.72
TOTAL MORTGAGE LOANS AND SECURITIES	**100,697**	**99,284**	**97,252**	**94,827**	**92,276**	**89,708**	**97,653**	**99.59**	**2.29**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,034	3,027	3,020	3,014	3,008	3,003	3,023	99.92	0.21
Fixed-Rate	2,500	2,420	2,344	2,272	2,203	2,137	2,323	100.91	3.16
Consumer Loans									
Adjustable-Rate	820	819	817	816	815	814	807	101.27	0.15
Fixed-Rate	4,180	4,115	4,052	3,992	3,933	3,876	4,106	98.69	1.52
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-117	-115	-113	-112	-110	-109	-113	0.00	1.51
Accrued Interest Receivable	105	105	105	105	105	105	105	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,522**	**10,371**	**10,226**	**10,088**	**9,955**	**9,827**	**10,251**	**99.76**	**1.38**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,852	3,852	3,852	3,852	3,852	3,852	3,852	100.00	0.00
Equities and All Mutual Funds	1,731	1,695	1,655	1,610	1,561	1,507	1,656	99.91	2.57
Zero-Coupon Securities	304	298	292	287	282	278	284	102.64	1.89
Government and Agency Securities	3,734	3,665	3,600	3,537	3,477	3,419	3,637	98.97	1.78
Term Fed Funds, Term Repos	3,289	3,282	3,275	3,268	3,261	3,255	3,278	99.90	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,453	1,394	1,340	1,290	1,243	1,200	1,323	101.27	3.90
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,120	3,109	3,051	2,947	2,844	2,729	3,080	99.06	2.66
Structured Securities (Complex)	5,837	5,779	5,669	5,484	5,293	5,105	5,765	98.34	2.60
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.31
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,320**	**23,074**	**22,732**	**22,274**	**21,812**	**21,345**	**22,875**	**99.38**	**1.76**

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Present Value Estimates by Interest Rate Scenario

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	130	130	130	130	130	130	130	100.00	0.00
Real Estate Held for Investment	62	62	62	62	62	62	62	100.00	0.00
Investment in Unconsolidated Subsidiaries	47	48	46	43	39	35	46	100.00	5.28
Office Premises and Equipment	2,192	2,192	2,192	2,192	2,192	2,192	2,192	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,431**	**2,431**	**2,429**	**2,426**	**2,422**	**2,418**	**2,429**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	74	106	126	131	131	129			-9.90
Adjustable-Rate Servicing	9	9	10	10	10	10			-3.27
Float on Mortgages Serviced for Others	64	84	101	112	119	126			-13.51
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**147**	**200**	**236**	**253**	**261**	**265**			**-11.17**
OTHER ASSETS									
Purchased and Excess Servicing							201		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,530	3,530	3,530	3,530	3,530	3,530	3,530	100.00	0.00
Miscellaneous II							557		
Deposit Intangibles									
Retail CD Intangible	70	83	96	109	121	132			-13.30
Transaction Account Intangible	730	999	1,253	1,473	1,688	1,892			-18.91
MMDA Intangible	640	771	911	1,075	1,243	1,402			-16.69
Passbook Account Intangible	1,065	1,398	1,674	1,964	2,252	2,521			-16.92
Non-Interest-Bearing Account Intangible	310	474	631	779	920	1,056			-24.15
TOTAL OTHER ASSETS	**6,344**	**7,256**	**8,096**	**8,931**	**9,754**	**10,533**	**4,288**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-203		
TOTAL ASSETS	**143,461**	**142,617**	**140,973**	**138,799**	**136,480**	**134,095**	**137,294**	**103/99*** **	**1.35/2.01*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	35,342	35,180	35,020	34,862	34,705	34,549	35,174	99.56	0.46
Fixed-Rate Maturing in 13 Months or More	19,961	19,491	19,036	18,598	18,174	17,764	19,333	98.46	2.34
Variable-Rate	957	955	953	952	950	948	947	100.65	0.18
Demand									
Transaction Accounts	10,918	10,918	10,918	10,918	10,918	10,918	10,918	100/89*	0.00/2.45*
MMDAs	13,104	13,104	13,104	13,104	13,104	13,104	13,104	100/93*	0.00/1.25*
Passbook Accounts	14,650	14,650	14,650	14,650	14,650	14,650	14,650	100/89*	0.00/2.18*
Non-Interest-Bearing Accounts	7,185	7,185	7,185	7,185	7,185	7,185	7,185	100/91*	0.00/2.32*
TOTAL DEPOSITS	**102,118**	**101,484**	**100,868**	**100,269**	**99,687**	**99,120**	**101,313**	**100/95***	**0.60/1.50***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	9,386	9,299	9,214	9,131	9,050	8,970	9,294	99.15	0.91
Fixed-Rate Maturing in 37 Months or More	3,223	3,063	2,914	2,774	2,643	2,519	2,951	98.75	4.96
Variable-Rate	1,520	1,519	1,519	1,518	1,518	1,517	1,516	100.17	0.03
TOTAL BORROWINGS	**14,128**	**13,881**	**13,647**	**13,423**	**13,210**	**13,006**	**13,761**	**99.17**	**1.68**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	409	409	409	409	409	409	409	100.00	0.00
Other Escrow Accounts	91	88	86	83	81	79	96	88.93	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,388	1,388	1,388	1,388	1,388	1,388	1,388	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	191		
TOTAL OTHER LIABILITIES	**1,888**	**1,885**	**1,882**	**1,880**	**1,878**	**1,876**	**2,084**	**90.32**	**0.13**
Other Liabilities not Included Above									
Self-Valued	5,279	5,111	4,983	4,890	4,840	4,809	4,921	101.25	2.22
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**123,413**	**122,361**	**121,380**	**120,462**	**119,615**	**118,811**	**122,080**	**99/96****	**0.78/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	21	17	3	-22	-49	-76			
ARMs	10	7	4	-1	-8	-17			
Other Mortgages	14	8	0	-10	-24	-40			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	37	25	5	-26	-62	-100			
Sell Mortgages and MBS	-31	-21	3	46	96	146			
Purchase Non-Mortgage Items	6	3	0	-3	-5	-8			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-12	-4	5	13	21	28			
Pay Floating, Receive Fixed Swaps	9	3	-3	-8	-13	-18			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	2	3	5	7			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	37	18	0	-19	-36	-54			
Self-Valued	64	64	64	65	65	65			
TOTAL OFF-BALANCE-SHEET POSITIONS	**152**	**121**	**82**	**39**	**-11**	**-64**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	143,461	142,617	140,973	138,799	136,480	134,095	137,294	103/99***	1.35/2.01***
MINUS TOTAL LIABILITIES	123,413	122,361	121,380	120,462	119,615	118,811	122,080	99/96**	0.78/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	152	121	82	39	-11	-64			
TOTAL NET PORTFOLIO VALUE #	20,201	20,376	19,675	18,375	16,855	15,220	15,214	129.32	5.08

* 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	$220	$5,674	$3,780	$1,180	$463
WARM	306 mo	332 mo	323 mo	290 mo	233 mo
WAC	4.58%	5.59%	6.32%	7.36%	9.06%
Amount of these that is FHA or VA Guaranteed	$6	$40	$47	$40	$50
Securities Backed by Conventional Mortgages	$502	$719	$140	$47	$13
WARM	258 mo	285 mo	264 mo	269 mo	177 mo
Weighted Average Pass-Through Rate	4.40%	5.17%	6.22%	7.18%	8.71%
Securities Backed by FHA or VA Mortgages	$36	$25	$53	$21	$8
WARM	290 mo	251 mo	269 mo	261 mo	193 mo
Weighted Average Pass-Through Rate	4.71%	5.26%	6.31%	7.13%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,999	$7,213	$2,937	$1,248	$568
WAC	4.67%	5.39%	6.38%	7.33%	8.87%
Mortgage Securities	$1,950	$1,199	$211	$45	$7
Weighted Average Pass-Through Rate	4.31%	5.11%	6.15%	7.16%	8.34%
WARM (of 15-Year Loans and Securities)	130 mo	157 mo	138 mo	114 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$509	$1,546	$991	$563	$543
WAC	4.55%	5.46%	6.38%	7.34%	10.78%
Mortgage Securities	$1,150	$233	$18	$2	$0
Weighted Average Pass-Through Rate	4.23%	5.10%	6.19%	7.23%	8.00%
WARM (of Balloon Loans and Securities)	61 mo	78 mo	68 mo	53 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$36,811**

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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	$44	$317	$169	$17	$136
WAC	3.33%	4.77%	5.45%	1.36%	4.93%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,492	$7,950	$9,348	$301	$1,638
Weighted Average Margin	184 bp	256 bp	266 bp	245 bp	240 bp
WAC	6.40%	5.41%	5.24%	5.94%	5.48%
WARM	184 mo	286 mo	318 mo	320 mo	261 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	39 mo	5 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$21,413**

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	$57	$78	$96	$0	$4
Weighted Average Distance from Lifetime Cap	92 bp	142 bp	138 bp	0 bp	100 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$126	$740	$443	$88	$111
Weighted Average Distance from Lifetime Cap	357 bp	367 bp	357 bp	348 bp	382 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$950	$7,242	$8,683	$219	$1,584
Weighted Average Distance from Lifetime Cap	821 bp	604 bp	601 bp	657 bp	646 bp
Balances Without Lifetime Cap	$402	$208	$296	$12	$76
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$637	$7,517	$8,522	$14	$1,469
Weighted Average Periodic Rate Cap	220 bp	177 bp	223 bp	219 bp	165 bp
Balances Subject to Periodic Rate Floors	$466	$6,702	$7,386	$14	$977
MBS Included in ARM Balances	$300	$2,327	$1,548	$52	$120

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,660	$9,737
WARM	88 mo	199 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	211 bp	263 bp
Reset Frequency	22 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$203	$441
Wghted Average Distance to Lifetime Cap	47 bp	111 bp
Fixed-Rate:		
Balances	$3,840	$4,451
WARM	48 mo	114 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.49%	6.77%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,980	$3,582
WARM	26 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	141 bp	7.11%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,842	$2,860
WARM	126 mo	110 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	72 bp	6.41%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,023	$2,323
WARM	41 mo	45 mo
Margin in Column 1; WAC in Column 2	107 bp	6.84%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$807	$4,106
WARM	60 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	334 bp	7.48%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$19	$762
Fixed Rate		
Remaining WAL <= 5 Years	$97	$1,802
Remaining WAL 5-10 Years	$133	$121
Remaining WAL Over 10 Years	$76	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$4	$40
CMO Residuals:		
Fixed Rate	$0	$3
Floating Rate	$0	$3
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$19	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$350	$2,730

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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	$2,785	$10,779	$4,955	$1,026	$512
WARM	175 mo	252 mo	284 mo	232 mo	167 mo
Weighted Average Servicing Fee	28 bp	25 bp	27 bp	31 bp	46 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	206 loans
FHA/VA	20 loans
Subserviced by Others	2 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,290	$38
WARM (in months)	232 mo	240 mo
Weighted Average Servicing Fee	34 bp	21 bp

Total # of Adjustable-Rate Loans Serviced	10 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others	**$21,386**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,852		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,655		
Zero-Coupon Securities	$284	4.36%	20 mo
Government & Agency Securities	$3,637	3.55%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,278	3.93%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,323	5.02%	59 mo
Memo: Complex Securities (from supplemental reporting)	$5,765		

Total Cash, Deposits, and Securities	**$19,794**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$590
Accrued Interest Receivable	$431
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$40
Valuation Allowances	$562
Unrealized Gains (Losses)	$-110

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$102
Accrued Interest Receivable	$105
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$216
Unrealized Gains (Losses)	$-10

OTHER ITEMS	
Real Estate Held for Investment	$62
Repossessed Assets	$130
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$46
Office Premises and Equipment	$2,192
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-73
Less: Unamortized Yield Adjustments	$-15
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$201
Miscellaneous I	$3,530
Miscellaneous II	$557
TOTAL ASSETS	**$137,293**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$128
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$93
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$685
Mortgage-Related Mututal Funds	$969
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,406
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$2,885
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$72

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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	$7,930	$2,902	$597	$138
WAC	3.15%	2.72%	5.08%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,991	$9,283	$1,472	$129
WAC	3.72%	3.26%	4.63%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,679	$5,472	$92
WAC		3.73%	4.15%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$5,183	$41
WAC			4.25%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$54,508**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,538	$951	$747
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,096	$18,120	$10,377
Penalty in Months of Forgone Interest	3.01 mo	5.49 mo	6.59 mo
Balances in New Accounts	$3,178	$1,200	$321

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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%	$544	$1,226	$33	2.60%
3.00 to 3.99%	$508	$2,222	$527	3.54%
4.00 to 4.99%	$2,304	$1,717	$1,659	4.42%
5.00 to 5.99%	$83	$460	$493	5.44%
6.00 to 6.99%	$41	$157	$173	6.37%
7.00 to 7.99%	$2	$26	$53	7.29%
8.00 to 8.99%	$0	$2	$10	8.26%
9.00 and Above	$0	$0	$2	10.61%
WARM	1 mo	18 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$12,245**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,384
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	$10,918	0.99%	$291
Money Market Deposit Accounts (MMDAs)	$13,104	2.29%	$616
Passbook Accounts	$14,650	1.21%	$453
Non-Interest-Bearing Non-Maturity Deposits	$7,185		$251
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$286	0.17%	
Escrow for Mortgages Serviced for Others	$123	0.08%	
Other Escrows	$96	1.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,363		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$6		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,388		
Miscellaneous II	$191		
TOTAL LIABILITIES	**$122,080**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$5
EQUITY CAPITAL	$15,208
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$137,293**

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	11	$24
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	67	$256
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	76	$201
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	52	$38
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	164	$219
1014	Opt commitment to orig 25- or 30-year FRMs	158	$423
1016	Opt commitment to orig "other" Mortgages	133	$640
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	6	$19
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$12
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	11	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$9
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$29
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$7
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	23	$17
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	48	$123
2036	Commit/sell "other" Mortgage loans, svc retained	7	$13
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$35
2074	Commit/sell 25- or 30-yr FRM MBS	7	$122
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$9

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2122	Commit/sell 1-mo COFI ARM loans, svc released		$12
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$132
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$108
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	23	$29
2134	Commit/sell 25- or 30-yr FRM loans, svc released	48	$451
2136	Commit/sell "other" Mortgage loans, svc released	8	$54
2202	Firm commitment to originate 1-month COFI ARM loans		$9
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$15
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	28	$94
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	29	$153
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	20	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	71	$98
2214	Firm commit/originate 25- or 30-year FRM loans	69	$273
2216	Firm commit/originate "other" Mortgage loans	58	$240
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$4
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$29
3028	Option to sell 3- or 5-year Treasury ARMs		$10
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$16
4002	Commit/purchase non-Mortgage financial assets	39	$166
4006	Commit/purchase "other" liabilities		$0
4022	Commit/sell non-Mortgage financial assets		$132

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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
5002	IR swap: pay fixed, receive 1-month LIBOR		$24
5004	IR swap: pay fixed, receive 3-month LIBOR		$120
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$86
5026	IR swap: pay 3-month LIBOR, receive fixed		$35
5044	IR swap: pay the prime rate, receive fixed		$10
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$264
8038	Short futures contract on 5-year Treasury note		$18
9502	Fixed-rate construction loans in process	199	$1,281
9512	Adjustable-rate construction loans in process	139	$1,233

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$2
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$38
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$115
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$108
120	Other investment securities, fixed-coupon securities	7	$25
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$47
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	10	$121
130	Construction and land loans (adj-rate)		$110
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits	6	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$198
184	Consumer loans; mobile home loans		$31
187	Consumer loans; recreational vehicles		$145
189	Consumer loans; other	6	$16
200	Variable-rate, fixed-maturity CDs	134	$947
220	Variable-rate FHLB advances	76	$1,044
299	Other variable-rate	35	$471
300	Govt. & agency securities, fixed-coupon securities	10	$83
302	Govt. & agency securities, floating-rate securities		$5

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	254	$5,765	$5,837	$5,779	$5,669	$5,484	$5,293	$5,105
123 - Mortgage Derivatives - M/V estimate	168	$3,094	$3,120	$3,109	$3,051	$2,947	$2,844	$2,729
129 - Mortgage-Related Mutual Funds - M/V estimate	49	$533	$537	$535	$532	$527	$521	$516
280 - FHLB putable advance-M/V estimate	68	$1,598	$1,726	$1,667	$1,622	$1,594	$1,579	$1,569
281 - FHLB convertible advance-M/V estimate	83	$2,774	$2,988	$2,887	$2,811	$2,752	$2,720	$2,702
282 - FHLB callable advance-M/V estimate	19	$267	$278	$272	$268	$266	$265	$264
283 - FHLB periodic floor floating rate advance-M/V Estimates		$23	$22	$22	$23	$23	$23	$23
289 - Other FHLB structured advances - M/V estimate	10	$168	$172	$170	$167	$165	$163	$161
290 - Other structured borrowings - M/V estimate		$90	$93	$92	$91	$91	$90	$90
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$61	$64	$64	$64	$65	$65	$65