Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 189** | **September 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	12,679	-1,814	-13 %	10.48 %	-110 bp
+200 bp	13,506	-986	-7 %	11.02 %	-56 bp
+100 bp	14,109	-384	-3 %	11.39 %	-19 bp
0 bp	14,493			11.58 %	
-100 bp	14,458	-35	0 %	11.47 %	-11 bp
-200 bp	13,918	-575	-4 %	11.00 %	-58 bp

Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.58 %	11.57 %	11.12 %
Post-shock NPV Ratio	11.00 %	10.54 %	10.74 %
Sensitivity Measure: Decline in NPV Ratio	58 bp	103 bp	38 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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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 12/21/2005 4:12:31 PM

Amounts in Millions

Reporting Dockets: 189
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Data as of: 12/17/2005

	-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	7,840	7,773	7,604	7,346	7,044	6,714	7,403	102.71	2.81
30-Year Mortgage Securities	1,869	1,846	1,811	1,770	1,723	1,664	1,728	104.79	2.09
15-Year Mortgages and MBS	8,876	8,741	8,493	8,191	7,875	7,562	8,444	100.57	3.24
Balloon Mortgages and MBS	2,666	2,629	2,580	2,516	2,441	2,357	2,573	100.26	2.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	716	715	713	710	705	699	710	100.40	0.38
7 Month to 2 Year Reset Frequency	7,200	7,145	7,066	6,954	6,813	6,647	7,074	99.89	1.35
2+ to 5 Year Reset Frequency	11,517	11,298	11,030	10,715	10,365	9,986	11,190	98.57	2.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	3,231	3,211	3,188	3,154	3,103	3,032	3,108	102.56	0.90
2 Month to 5 Year Reset Frequency	2,139	2,108	2,072	2,028	1,975	1,916	2,093	99.00	1.95
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,643	3,610	3,562	3,515	3,469	3,424	3,616	98.50	1.34
Adjustable-Rate, Fully Amortizing	4,011	3,984	3,951	3,918	3,886	3,854	3,985	99.14	0.82
Fixed-Rate, Balloon	3,022	2,926	2,835	2,747	2,664	2,583	2,777	102.09	3.16
Fixed-Rate, Fully Amortizing	2,381	2,302	2,227	2,157	2,091	2,028	2,181	102.12	3.25
Construction and Land Loans									
Adjustable-Rate	7,538	7,529	7,520	7,513	7,505	7,498	7,522	99.97	0.11
Fixed-Rate	1,728	1,695	1,664	1,634	1,605	1,578	1,726	96.42	1.84
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,790	7,783	7,777	7,773	7,769	7,765	7,768	100.12	0.07
Fixed-Rate	5,782	5,650	5,524	5,405	5,290	5,181	5,517	100.13	2.22
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	764	753	741	731	716	697	741	100.00	1.49
Accrued Interest Receivable	475	475	475	475	475	475	475	100.00	0.00
Advance for Taxes/Insurance	31	31	31	31	31	31	31	100.00	0.00
Float on Escrows on Owned Mortgages	18	31	49	63	76	87			-32.82
LESS: Value of Servicing on Mortgages Serviced by Others	-25	-25	-23	-23	-23	-23			5.27
TOTAL MORTGAGE LOANS AND SECURITIES	**83,262**	**82,259**	**80,936**	**79,369**	**77,643**	**75,800**	**80,664**	**100.34**	**1.79**

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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.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,417	5,412	5,407	5,402	5,398	5,395	5,406	100.00	0.09
Fixed-Rate	1,653	1,614	1,576	1,540	1,505	1,472	1,573	100.22	2.33
Consumer Loans									
Adjustable-Rate	8,224	8,218	8,212	8,206	8,201	8,196	8,202	100.11	0.07
Fixed-Rate	8,123	7,987	7,856	7,729	7,606	7,487	8,012	98.05	1.65
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-233	-231	-230	-228	-226	-225	-230	0.00	0.74
Accrued Interest Receivable	112	112	112	112	112	112	112	100.00	0.00
TOTAL NONMORTGAGE LOANS	**23,296**	**23,111**	**22,933**	**22,762**	**22,596**	**22,436**	**23,076**	**99.38**	**0.76**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,380	2,380	2,380	2,380	2,380	2,380	2,380	100.00	0.00
Equities and All Mutual Funds	330	326	320	312	303	291	320	99.96	2.16
Zero-Coupon Securities	223	219	216	213	211	208	216	100.05	1.39
Government and Agency Securities	2,488	2,466	2,446	2,425	2,406	2,386	2,453	99.69	0.84
Term Fed Funds, Term Repos	1,562	1,560	1,558	1,555	1,553	1,551	1,559	99.94	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	400	386	373	360	349	338	369	101.13	3.46
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,064	3,040	2,980	2,890	2,797	2,710	3,012	98.95	2.52
Structured Securities (Complex)	2,407	2,375	2,333	2,264	2,199	2,122	2,349	99.32	2.37
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.87
TOTAL CASH, DEPOSITS, AND SECURITIES	**12,854**	**12,753**	**12,605**	**12,401**	**12,197**	**11,986**	**12,658**	**99.59**	**1.40**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	90	90	90	90	90	90	90	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	21	22	21	20	18	16	21	100.00	3.71
Office Premises and Equipment	1,278	1,278	1,278	1,278	1,278	1,278	1,278	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,468**	**1,468**	**1,468**	**1,466**	**1,465**	**1,463**	**1,468**	**100.00**	**0.05**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	237	321	403	448	463	460			-15.77
Adjustable-Rate Servicing	11	12	12	12	13	13			-3.25
Float on Mortgages Serviced for Others	87	125	157	176	191	202			-16.29
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**335**	**458**	**572**	**637**	**666**	**675**			**-15.65**
OTHER ASSETS									
Purchased and Excess Servicing							449		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,203	3,203	3,203	3,203	3,203	3,203	3,203	100.00	0.00
Miscellaneous II							642		
Deposit Intangibles									
Retail CD Intangible	59	68	77	85	92	99			-10.65
Transaction Account Intangible	633	888	1,141	1,365	1,575	1,771			-20.91
MMDA Intangible	765	933	1,094	1,284	1,508	1,721			-16.05
Passbook Account Intangible	476	636	779	916	1,059	1,191			-17.95
Non-Interest-Bearing Account Intangible	156	255	348	437	522	603			-26.22
TOTAL OTHER ASSETS	**5,292**	**5,983**	**6,642**	**7,290**	**7,958**	**8,588**	**4,294**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							362		
TOTAL ASSETS	**126,506**	**126,031**	**125,156**	**123,925**	**122,525**	**120,948**	**122,522**	**102/99*** **	**0.84/1.40*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	23,214	23,108	23,004	22,901	22,799	22,698	23,085	99.65	0.45
Fixed-Rate Maturing in 13 Months or More	14,049	13,705	13,373	13,052	12,743	12,444	13,508	99.00	2.44
Variable-Rate	1,039	1,038	1,037	1,036	1,035	1,034	1,037	100.04	0.11
Demand									
Transaction Accounts	10,418	10,418	10,418	10,418	10,418	10,418	10,418	100/89*	0.00/2.57*
MMDAs	16,929	16,929	16,929	16,929	16,929	16,929	16,929	100/94*	0.00/1.11*
Passbook Accounts	7,095	7,095	7,095	7,095	7,095	7,095	7,095	100/89*	0.00/2.22*
Non-Interest-Bearing Accounts	4,256	4,256	4,256	4,256	4,256	4,256	4,256	100/92*	0.00/2.34*
TOTAL DEPOSITS	**77,001**	**76,551**	**76,113**	**75,688**	**75,276**	**74,874**	**76,328**	**100/95***	**0.57/1.49***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	20,237	20,130	20,025	19,921	19,820	19,721	20,087	99.69	0.52
Fixed-Rate Maturing in 37 Months or More	3,416	3,269	3,130	2,999	2,875	2,757	3,103	100.87	4.32
Variable-Rate	1,377	1,377	1,377	1,376	1,376	1,376	1,366	100.77	0.02
TOTAL BORROWINGS	**25,031**	**24,776**	**24,531**	**24,297**	**24,071**	**23,854**	**24,556**	**99.90**	**0.98**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	906	906	906	906	906	906	906	100.00	0.00
Other Escrow Accounts	71	69	67	65	64	62	76	88.28	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,800	1,800	1,800	1,800	1,800	1,800	1,800	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	69		
TOTAL OTHER LIABILITIES	**2,777**	**2,775**	**2,773**	**2,771**	**2,770**	**2,768**	**2,851**	**97.26**	**0.07**
Other Liabilities not Included Above									
Self-Valued	7,568	7,389	7,218	7,057	6,910	6,777	7,104	101.61	2.30
Unamortized Yield Adjustments							-22		
TOTAL LIABILITIES	**112,377**	**111,491**	**110,636**	**109,813**	**109,026**	**108,273**	**110,818**	**100/97****	**0.76/1.39****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	41	36	-6	-76	-147	-213			
ARMs	5	4	3	1	-2	-5			
Other Mortgages	41	26	0	-36	-79	-130			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	45	33	5	-34	-78	-122			
Sell Mortgages and MBS	-106	-84	11	144	280	410			
Purchase Non-Mortgage Items	16	8	0	-8	-15	-22			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-11	-6	-2	3	7	11			
Pay Floating, Receive Fixed Swaps	39	5	-27	-57	-86	-114			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	1	10	20	29			
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	8	4	0	0	1	2			
Construction LIP	3	-14	-31	-47	-63	-79			
Self-Valued	-291	-93	17	98	169	237			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-210**	**-82**	**-27**	**-2**	**8**	**4**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	126,506	126,031	125,156	123,925	122,525	120,948	122,522	102/99***	0.84/1.40***
MINUS TOTAL LIABILITIES	112,377	111,491	110,636	109,813	109,026	108,273	110,818	100/97**	0.76/1.39**
PLUS OFF-BALANCE-SHEET POSITIONS	-210	-82	-27	-2	8	4			
TOTAL NET PORTFOLIO VALUE #	13,918	14,458	14,493	14,109	13,506	12,679	11,704	123.83	1.20

* 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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Amounts in Millions

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	$43	$2,733	$1,760	$916	$1,950
WARM	305 mo	339 mo	328 mo	306 mo	236 mo
WAC	4.54%	5.63%	6.30%	7.40%	9.04%
Amount of these that is FHA or VA Guaranteed	$2	$93	$140	$326	$1,720
Securities Backed by Conventional Mortgages	$200	$224	$171	$44	$12
WARM	297 mo	299 mo	287 mo	197 mo	208 mo
Weighted Average Pass-Through Rate	4.34%	5.29%	6.21%	7.20%	8.45%
Securities Backed by FHA or VA Mortgages	$1	$43	$90	$201	$743
WARM	336 mo	327 mo	297 mo	263 mo	165 mo
Weighted Average Pass-Through Rate	4.50%	5.45%	6.43%	7.45%	9.23%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$935	$3,143	$1,317	$642	$456
WAC	4.70%	5.39%	6.39%	7.32%	8.91%
Mortgage Securities	$1,012	$662	$241	$32	$5
Weighted Average Pass-Through Rate	4.30%	5.18%	6.11%	7.17%	8.84%
WARM (of 15-Year Loans and Securities)	131 mo	148 mo	133 mo	106 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$191	$1,024	$537	$195	$78
WAC	4.56%	5.49%	6.35%	7.33%	8.63%
Mortgage Securities	$425	$108	$13	$3	$0
Weighted Average Pass-Through Rate	4.06%	5.09%	6.12%	7.31%	9.68%
WARM (of Balloon Loans and Securities)	65 mo	82 mo	65 mo	56 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$20,149**

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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	$9	$102	$42	$48	$84
WAC	6.06%	5.02%	6.03%	1.44%	4.87%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$701	$6,972	$11,148	$3,060	$2,009
Weighted Average Margin	167 bp	239 bp	232 bp	221 bp	232 bp
WAC	5.96%	4.97%	4.88%	4.92%	5.08%
WARM	191 mo	296 mo	334 mo	333 mo	266 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	1 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$24,175**

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	$32	$46	$71	$1	$3
Weighted Average Distance from Lifetime Cap	39 bp	125 bp	40 bp	85 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$39	$163	$458	$875	$85
Weighted Average Distance from Lifetime Cap	306 bp	361 bp	307 bp	370 bp	379 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$440	$6,652	$10,540	$2,221	$1,942
Weighted Average Distance from Lifetime Cap	845 bp	615 bp	577 bp	550 bp	639 bp
Balances Without Lifetime Cap	$200	$213	$121	$11	$63
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$277	$6,589	$10,550	$14	$1,833
Weighted Average Periodic Rate Cap	221 bp	182 bp	226 bp	153 bp	183 bp
Balances Subject to Periodic Rate Floors	$157	$5,242	$8,800	$20	$1,475
MBS Included in ARM Balances	$148	$2,903	$4,113	$2,043	$144

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,616	$3,985
WARM	63 mo	117 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	228 bp	316 bp
Reset Frequency	26 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$662	$450
Wghted Average Distance to Lifetime Cap	97 bp	62 bp
Fixed-Rate:		
Balances	$2,777	$2,181
WARM	46 mo	86 mo
Remaining Term to Full Amortization	259 mo	
WAC	6.40%	6.54%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,522	$1,726
WARM	16 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	100 bp	6.39%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,768	$5,517
WARM	184 mo	148 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	54 bp	6.92%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,406	$1,573
WARM	32 mo	32 mo
Margin in Column 1; WAC in Column 2	159 bp	6.64%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,202	$8,012
WARM	61 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	307 bp	7.36%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$126	$444
Fixed Rate		
Remaining WAL <= 5 Years	$191	$2,059
Remaining WAL 5-10 Years	$134	$44
Remaining WAL Over 10 Years	$1	
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	$0	$13
WAC	0.00%	1.07%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$452	$2,560

AGGREGATE SCHEDULE CMR REPORT

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	$2,986	$18,813	$14,191	$4,597	$7,537
WARM	169 mo	262 mo	286 mo	258 mo	195 mo
Weighted Average Servicing Fee	28 bp	27 bp	31 bp	33 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	303 loans				
FHA/VA	320 loans				
Subserviced by Others	366 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,990	$58	Total # of Adjustable-Rate Loans Serviced	25 loans
WARM (in months)	323 mo	156 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	17 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others **$51,172**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,380		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$320		
Zero-Coupon Securities	$216	3.72%	16 mo
Government & Agency Securities	$2,453	3.63%	11 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,559	3.55%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$369	5.00%	49 mo
Memo: Complex Securities (from supplemental reporting)	$2,349		

Total Cash, Deposits, and Securities **$9,646**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,147
Accrued Interest Receivable	$475
Advances for Taxes and Insurance	$31
Less: Unamortized Yield Adjustments	$-308
Valuation Allowances	$406
Unrealized Gains (Losses)	$16

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$99
Accrued Interest Receivable	$112
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$329
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$78
Repossessed Assets	$90
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$21
Office Premises and Equipment	$1,278
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$6
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$449
Miscellaneous I	$3,203
Miscellaneous II	$642
TOTAL ASSETS	**$122,522**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,004
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$32
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$64
Mortgage-Related Mututal Funds	$256
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,390
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$7,173
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,562

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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	$5,082	$1,755	$348	$50
WAC	2.88%	2.50%	5.78%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,391	$6,429	$1,081	$95
WAC	3.39%	2.99%	4.87%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,886	$3,743	$51
WAC		3.57%	4.19%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$3,879	$32
WAC			4.30%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$36,593**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,838	$869	$932
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$11,279	$12,724	$8,231
Penalty in Months of Forgone Interest	3.23 mo	5.73 mo	6.07 mo
Balances in New Accounts	$2,118	$757	$267

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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%	$290	$1,462	$13	2.60%
3.00 to 3.99%	$12,948	$3,027	$253	3.67%
4.00 to 4.99%	$514	$954	$1,947	4.37%
5.00 to 5.99%	$61	$505	$181	5.56%
6.00 to 6.99%	$13	$49	$685	6.40%
7.00 to 7.99%	$5	$258	$15	7.16%
8.00 to 8.99%	$0	$2	$0	8.21%
9.00 and Above	$0	$0	$9	12.21%
WARM	1 mo	19 mo	60 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$23,190**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,507
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	$10,418	0.61%	$321
Money Market Deposit Accounts (MMDAs)	$16,929	2.64%	$772
Passbook Accounts	$7,095	1.66%	$177
Non-Interest-Bearing Non-Maturity Deposits	$4,256		$187
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$279	0.08%	
Escrow for Mortgages Serviced for Others	$627	0.09%	
Other Escrows	$76	0.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,681		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,800		
Miscellaneous II	$69		
TOTAL LIABILITIES	**$110,818**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$369
EQUITY CAPITAL	$11,353
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$122,540**

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		$3
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	$57
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	26	$99
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$8
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$250
1014	Opt commitment to orig 25- or 30-year FRMs	58	$1,297
1016	Opt commitment to orig "other" Mortgages	60	$1,533
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		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$118
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$12
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$54
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$33
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$78
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		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$50
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	23	$409
2036	Commit/sell "other" Mortgage loans, svc retained		$21
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$77
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$13
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$59
2074	Commit/sell 25- or 30-yr FRM MBS		$579
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$84
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$109
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	22	$192
2134	Commit/sell 25- or 30-yr FRM loans, svc released	35	$918
2136	Commit/sell "other" Mortgage loans, svc released	6	$64
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$60
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$49
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$23
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$150
2214	Firm commit/originate 25- or 30-year FRM loans	20	$293
2216	Firm commit/originate "other" Mortgage loans	16	$176
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$5
3028	Option to sell 3- or 5-year Treasury ARMs		$21
3032	Option to sell 10-, 15-, or 20-year FRMs		$24
3034	Option to sell 25- or 30-year FRMs	8	$149
4002	Commit/purchase non-Mortgage financial assets	25	$306
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$130
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
9012	Long call option on Treasury bond futures contract		$30
9036	Long put option on T-bond futures contract		$7

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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
9502	Fixed-rate construction loans in process	84	$646
9512	Adjustable-rate construction loans in process	49	$1,149

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$3
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$37
180	Consumer loans; loans on deposits		$5
183	Consumer loans; auto loans and leases		$4,645
184	Consumer loans; mobile home loans		$25
185	Consumer loans; credit cards		$5,955
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	62	$1,037
220	Variable-rate FHLB advances	20	$356
299	Other variable-rate	24	$1,010
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$0

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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	95	$2,349	$2,407	$2,375	$2,333	$2,264	$2,199	$2,122
123 - Mortgage Derivatives - M/V estimate	71	$2,880	$3,064	$3,040	$2,980	$2,890	$2,797	$2,710
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$65	$65	$65	$64	$64	$63	$62
280 - FHLB putable advance-M/V estimate	21	$330	$365	$350	$339	$332	$328	$327
281 - FHLB convertible advance-M/V estimate	36	$2,594	$2,928	$2,818	$2,727	$2,652	$2,593	$2,542
282 - FHLB callable advance-M/V estimate	14	$189	$206	$199	$193	$190	$189	$188
283 - FHLB periodic floor floating rate advance-M/V Estimates		$5	$5	$5	$5	$5	$5	$5
289 - Other FHLB structured advances - M/V estimate	12	$2,450	$2,509	$2,466	$2,422	$2,379	$2,337	$2,296
290 - Other structured borrowings - M/V estimate		$1,536	$1,554	$1,550	$1,532	$1,498	$1,459	$1,419
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$7,399	$-291	$-93	$17	$98	$169	$237