Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 99** **December 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	89,657	-37,138	-29 %	8.05 %	-286 bp
+200 bp	105,332	-21,463	-17 %	9.29 %	-161 bp
+100 bp	118,208	-8,588	-7 %	10.28 %	-63 bp
0 bp	126,795			10.90 %	
-100 bp	128,315	1,520	+1 %	10.98 %	+7 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	10.90 %	11.20 %	10.57 %
Post-shock NPV Ratio	9.29 %	9.93 %	8.96 %
Sensitivity Measure: Decline in NPV Ratio	161 bp	127 bp	161 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

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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	101,595	99,784	96,355	92,203	87,813	96,904	102.97	2.62
30-Year Mortgage Securities	22,194	21,666	20,658	19,558	18,488	21,290	101.77	3.54
15-Year Mortgages and MBS	67,364	65,464	62,865	60,053	57,252	64,094	102.14	3.44
Balloon Mortgages and MBS	22,954	22,467	21,801	20,977	20,034	22,285	100.81	2.56
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	23,068	23,035	22,944	22,750	22,432	22,391	102.88	0.27
7 Month to 2 Year Reset Frequency	49,728	49,180	48,363	47,244	45,892	48,530	101.34	1.39
2+ to 5 Year Reset Frequency	124,304	120,951	116,916	112,356	107,532	121,430	99.61	3.06
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	212,919	211,399	209,248	206,180	202,131	203,341	103.96	0.87
2 Month to 5 Year Reset Frequency	33,148	32,596	31,948	31,208	30,386	32,237	101.11	1.84
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	23,526	23,319	23,110	22,902	22,699	23,293	100.11	0.89
Adjustable-Rate, Fully Amortizing	47,398	47,127	46,856	46,590	46,317	47,218	99.81	0.58
Fixed-Rate, Balloon	9,945	9,528	9,134	8,762	8,410	9,161	104.01	4.25
Fixed-Rate, Fully Amortizing	10,345	9,893	9,474	9,084	8,721	9,559	103.50	4.40
Construction and Land Loans								
Adjustable-Rate	18,239	18,215	18,191	18,169	18,148	18,226	99.94	0.13
Fixed-Rate	5,123	4,972	4,834	4,707	4,591	5,131	96.90	2.91
Second-Mortgage Loans and Securities								
Adjustable-Rate	73,074	73,026	72,979	72,947	72,920	72,533	100.68	0.06
Fixed-Rate	20,884	20,386	19,912	19,460	19,029	20,075	101.55	2.38
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,111	4,054	3,975	3,881	3,776	4,054	100.00	1.67
Accrued Interest Receivable	3,484	3,484	3,484	3,484	3,484	3,484	100.00	0.00
Advance for Taxes/Insurance	314	314	314	314	314	314	100.00	0.00
Float on Escrows on Owned Mortgages	167	273	377	464	541			-38.48
LESS: Value of Servicing on Mortgages Serviced by Others	-43	-13	18	30	32			226.79
TOTAL MORTGAGE LOANS AND SECURITIES	**873,923**	**861,144**	**843,720**	**823,264**	**800,877**	**845,549**	**101.84**	**1.75**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	33,824	33,793	33,763	33,738	33,714	33,841	99.86	0.09
Fixed-Rate	9,635	9,253	8,892	8,550	8,226	8,676	106.65	4.02
Consumer Loans								
Adjustable-Rate	17,267	17,255	17,244	17,234	17,224	17,355	99.43	0.06
Fixed-Rate	47,771	47,093	46,436	45,800	45,184	46,634	100.98	1.42
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,978	-1,959	-1,940	-1,922	-1,905	-1,959	0.00	0.98
Accrued Interest Receivable	584	584	584	584	584	584	100.00	0.00
TOTAL NONMORTGAGE LOANS	**107,104**	**106,020**	**104,979**	**103,984**	**103,028**	**105,132**	**100.84**	**1.00**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	19,047	19,047	19,047	19,047	19,047	19,047	100.00	0.00
Equities and All Mutual Funds	2,463	2,363	2,261	2,158	2,054	2,363	100.00	4.28
Zero-Coupon Securities	713	684	659	636	614	689	99.38	3.94
Government and Agency Securities	10,885	10,455	10,052	9,674	9,319	10,147	103.03	3.98
Term Fed Funds, Term Repos	5,460	5,449	5,437	5,426	5,415	5,443	100.10	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,615	2,470	2,339	2,220	2,113	2,382	103.68	5.61
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	53,767	52,581	50,767	49,020	47,354	52,638	99.89	2.85
Structured Securities (Complex)	17,897	17,529	16,880	16,263	15,707	17,467	100.35	2.90
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	100.00	0.94
TOTAL CASH, DEPOSITS, AND SECURITIES	**112,847**	**110,578**	**107,442**	**104,444**	**101,623**	**110,177**	**100.36**	**2.44**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	562	562	562	562	562	562	100.00	0.00
Real Estate Held for Investment	177	177	177	177	177	177	100.00	0.00
Investment in Unconsolidated Subsidiaries	623	623	594	550	494	623	100.00	2.34
Office Premises and Equipment	8,071	8,071	8,071	8,071	8,071	8,071	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,432**	**9,432**	**9,403**	**9,359**	**9,303**	**9,432**	**100.00**	**0.15**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,991	4,313	5,149	5,439	5,443			-25.02
Adjustable-Rate Servicing	1,755	1,806	1,836	1,853	1,866			-2.23
Float on Mortgages Serviced for Others	3,033	3,949	4,639	5,084	5,408			-20.33
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,779**	**10,069**	**11,623**	**12,376**	**12,718**			**-19.09**
OTHER ASSETS								
Purchased and Excess Servicing						8,781		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	33,274	33,274	33,274	33,274	33,274	33,274	100.00	0.00
Miscellaneous II						18,794		
Deposit Intangibles								
Retail CD Intangible	158	204	249	291	333			-22.30
Transaction Account Intangible	7,263	9,697	12,208	14,429	16,357			-25.50
MMDA Intangible	7,546	9,435	11,148	12,918	14,658			-19.09
Passbook Account Intangible	7,299	9,458	11,556	13,436	15,211			-22.50
Non-Interest-Bearing Account Intangible	2,318	3,504	4,631	5,706	6,728			-33.01
TOTAL OTHER ASSETS	**57,858**	**65,572**	**73,066**	**80,055**	**86,561**	**60,849**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,543		
TOTAL ASSETS	**1,168,943**	**1,162,814**	**1,150,233**	**1,133,481**	**1,114,109**	**1,137,682**	**102/99*** **	**0.80/1.50*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	133,479	132,972	132,468	131,971	131,478	132,991	99.99	0.38
Fixed-Rate Maturing in 13 Months or More	74,950	72,880	70,902	69,010	67,197	72,443	100.60	2.78
Variable-Rate	3,372	3,368	3,365	3,362	3,358	3,368	100.01	0.10
Demand								
Transaction Accounts	101,772	101,772	101,772	101,772	101,772	101,772	100/90*	0.00/2.69*
MMDAs	146,668	146,668	146,668	146,668	146,668	146,668	100/94*	0.00/1.31*
Passbook Accounts	96,329	96,329	96,329	96,329	96,329	96,329	100/90*	0.00/2.45*
Non-Interest-Bearing Accounts	52,690	52,690	52,690	52,690	52,690	52,690	100/93*	0.00/2.35*
TOTAL DEPOSITS	**609,259**	**606,679**	**604,194**	**601,801**	**599,491**	**606,260**	**100/95***	**0.42/1.77***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	196,838	195,580	194,345	193,132	191,941	195,774	99.90	0.64
Fixed-Rate Maturing in 37 Months or More	36,031	34,457	32,969	31,563	30,234	33,896	101.65	4.44
Variable-Rate	102,048	101,852	101,658	101,464	101,271	101,304	100.54	0.19
TOTAL BORROWINGS	**334,917**	**331,889**	**328,971**	**326,159**	**323,446**	**330,974**	**100.28**	**0.90**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	7,427	7,427	7,427	7,427	7,427	7,427	100.00	0.00
Other Escrow Accounts	6,552	6,357	6,174	6,002	5,840	7,091	89.65	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,295	30,295	30,295	30,295	30,295	30,295	100.00	0.00
Miscellaneous II	0	0	0	0	0	3,057		
TOTAL OTHER LIABILITIES	**44,274**	**44,079**	**43,896**	**43,724**	**43,562**	**47,870**	**92.08**	**0.43**
Other Liabilities not Included Above								
Self-Valued	54,167	52,923	51,933	51,125	50,498	51,947	101.88	2.11
Unamortized Yield Adjustments						37		
TOTAL LIABILITIES	**1,042,618**	**1,035,569**	**1,028,994**	**1,022,809**	**1,016,997**	**1,037,089**	**100/97****	**0.66/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	466	-2	-900	-1,854	-2,775			
ARMs	579	280	-140	-673	-1,290			
Other Mortgages	170	0	-229	-499	-799			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,866	-117	-3,329	-6,525	-9,514			
Sell Mortgages and MBS	-2,204	-590	2,340	5,549	8,709			
Purchase Non-Mortgage Items	-97	0	92	180	263			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,117	-288	493	1,228	1,922			
Pay Floating, Receive Fixed Swaps	1,737	55	-1,485	-2,897	-4,195			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	24	48	158	275	383			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-47	0	47	95	142			
Options on Futures	4	1	1	2	3			
Construction LIP	7	-96	-197	-296	-393			
Self-Valued	603	260	117	75	87			
TOTAL OFF-BALANCE-SHEET POSITIONS	**1,990**	**-449**	**-3,031**	**-5,340**	**-7,454**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,168,943	1,162,814	1,150,233	1,133,481	1,114,109	1,137,682	102/99***	0.80/1.50***
MINUS TOTAL LIABILITIES	1,042,618	1,035,569	1,028,994	1,022,809	1,016,997	1,037,089	100/97**	0.66/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	1,990	-449	-3,031	-5,340	-7,454			
TOTAL NET PORTFOLIO VALUE #	128,315	126,795	118,208	105,332	89,657	100,592	126.05	3.99

* 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	$1,869	$37,094	$30,796	$14,847	$12,298
WARM	323 mo	341 mo	339 mo	309 mo	270 mo
WAC	4.50%	5.63%	6.36%	7.51%	9.08%
Amount of these that is FHA or VA Guaranteed	$43	$1,055	$1,826	$1,344	$2,994
Securities Backed by Conventional Mortgages	$1,731	$10,225	$1,841	$363	$177
WARM	273 mo	347 mo	314 mo	266 mo	235 mo
Weighted Average Pass-Through Rate	4.59%	5.26%	6.39%	7.23%	8.60%
Securities Backed by FHA or VA Mortgages	$508	$3,472	$1,279	$552	$1,142
WARM	349 mo	347 mo	324 mo	282 mo	185 mo
Weighted Average Pass-Through Rate	3.95%	5.25%	6.21%	7.34%	9.12%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,330	$19,851	$9,955	$3,625	$3,390
WAC	4.71%	5.45%	6.41%	7.42%	9.34%
Mortgage Securities	$10,022	$9,851	$853	$158	$59
Weighted Average Pass-Through Rate	4.31%	5.12%	6.14%	7.22%	8.58%
WARM (of 15-Year Loans and Securities)	158 mo	176 mo	169 mo	153 mo	151 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,719	$9,895	$1,109	$202	$197
WAC	4.60%	5.36%	6.29%	7.34%	9.85%
Mortgage Securities	$4,466	$622	$69	$6	$0
Weighted Average Pass-Through Rate	4.27%	5.25%	6.20%	7.34%	9.25%
WARM (of Balloon Loans and Securities)	89 mo	106 mo	103 mo	108 mo	92 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$204,573**

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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	$1,669	$817	$1,126	$14,621	$482
WAC	3.82%	4.00%	5.63%	1.79%	3.98%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$20,722	$47,713	$120,303	$188,719	$31,756
Weighted Average Margin	290 bp	356 bp	261 bp	295 bp	266 bp
WAC	5.25%	5.30%	4.80%	4.49%	5.18%
WARM	323 mo	327 mo	347 mo	345 mo	321 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	45 mo	5 mo	29 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$427,929**

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	$100	$88	$90	$14	$1
Weighted Average Distance from Lifetime Cap	72 bp	140 bp	59 bp	92 bp	68 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$109	$779	$629	$736	$191
Weighted Average Distance from Lifetime Cap	354 bp	337 bp	344 bp	370 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$19,895	$46,034	$119,766	$202,435	$31,921
Weighted Average Distance from Lifetime Cap	737 bp	647 bp	552 bp	659 bp	681 bp
Balances Without Lifetime Cap	$2,287	$1,630	$946	$156	$125
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$11,734	$38,772	$111,286	$1,916	$7,786
Weighted Average Periodic Rate Cap	179 bp	184 bp	310 bp	398 bp	184 bp
Balances Subject to Periodic Rate Floors	$7,247	$30,403	$95,370	$1,770	$6,945
MBS Included in ARM Balances	$4,413	$5,382	$12,806	$8,701	$926

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,293	$47,218
WARM	103 mo	247 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	239 bp	242 bp
Reset Frequency	23 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,042	$941
Wghted Average Distance to Lifetime Cap	76 bp	147 bp
Fixed-Rate:		
Balances	$9,161	$9,559
WARM	66 mo	122 mo
Remaining Term to Full Amortization	273 mo	
WAC	6.48%	6.79%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$18,226	$5,131
WARM	17 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	137 bp	6.23%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$72,533	$20,075
WARM	201 mo	179 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.28%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$33,841	$8,676
WARM	33 mo	60 mo
Margin in Column 1; WAC in Column 2	251 bp	7.66%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$17,355	$46,634
WARM	66 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	468 bp	10.16%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$699	$11,118
Fixed Rate		
Remaining WAL <= 5 Years	$3,598	$30,807
Remaining WAL 5-10 Years	$1,209	$1,205
Remaining WAL Over 10 Years	$126	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$24	$0
Floating Rate	$36	$57
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$487	$350
WAC	3.15%	5.42%
Principal-Only MBS	$2,922	$0
WAC	5.76%	0.00%
Total Mortgage-Derivative Securities - Book Value	$9,100	$43,538

Amounts in Millions

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	$45,798	$276,845	$209,902	$72,907	$37,640
WARM	174 mo	276 mo	293 mo	264 mo	199 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,577 loans				
FHA/VA	1,113 loans				
Subserviced by Others	374 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$133,237	$45,148	Total # of Adjustable-Rate Loans Serviced	974 loans
WARM (in months)	246 mo	324 mo	Number of These Subserviced by Others	27 loans
Weighted Average Servicing Fee	32 bp	65 bp		

Total Balances of Mortgage Loans Serviced for Others	**$821,476**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$19,047		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,363		
Zero-Coupon Securities	$689	3.24%	48 mo
Government & Agency Securities	$10,147	4.18%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,443	2.41%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,382	4.49%	91 mo
Memo: Complex Securities (from supplemental reporting)	$17,467		
Total Cash, Deposits, and Securities	**$57,539**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,276
Accrued Interest Receivable	$3,484
Advances for Taxes and Insurance	$314
Less: Unamortized Yield Adjustments	$-6,443
Valuation Allowances	$3,222
Unrealized Gains (Losses)	$4

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$681
Accrued Interest Receivable	$584
Less: Unamortized Yield Adjustments	$-74
Valuation Allowances	$2,640
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$177
Repossessed Assets	$562
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$623
Office Premises and Equipment	$8,071
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$5
Less: Unamortized Yield Adjustments	$-16
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,781
Miscellaneous I	$33,274
Miscellaneous II	$18,794
TOTAL ASSETS	**$1,137,682**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,288
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$90
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,160
Mortgage-Related Mututal Funds	$203
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$38,087
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$44,971
Weighted Average Servicing Fee	28 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,925

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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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	$47,554	$10,147	$2,398	$386
WAC	1.92%	2.84%	6.56%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$41,385	$25,895	$5,611	$648
WAC	2.20%	2.53%	6.04%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$30,348	$21,111	$305
WAC		2.86%	4.73%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$20,983	$158
WAC			4.19%	
WARM			64 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$205,434**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$25,250	$4,767	$10,233
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$62,400	$59,579	$42,885
Penalty in Months of Forgone Interest	2.76 mo	5.69 mo	8.40 mo
Balances in New Accounts	$15,206	$5,286	$2,198

Amounts in Millions

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%	$104,581	$50,540	$935	2.20%
3.00 to 3.99%	$394	$24,159	$14,786	3.46%
4.00 to 4.99%	$1,007	$8,236	$9,241	4.46%
5.00 to 5.99%	$170	$3,928	$5,458	5.41%
6.00 to 6.99%	$413	$797	$2,544	6.56%
7.00 to 7.99%	$371	$1,072	$260	7.34%
8.00 to 8.99%	$2	$7	$237	8.19%
9.00 and Above	$0	$97	$435	9.66%
WARM	1 mo	16 mo	61 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$229,670**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$156,620
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	$101,772	1.20%	$5,023
Money Market Deposit Accounts (MMDAs)	$146,668	1.54%	$8,598
Passbook Accounts	$96,329	1.37%	$7,925
Non-Interest-Bearing Non-Maturity Deposits	$52,690		$2,232
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,444	0.31%	
Escrow for Mortgages Serviced for Others	$5,983	0.08%	
Other Escrows	$7,091	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$411,977		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$59		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-22		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$30,295		
Miscellaneous II	$3,057		
TOTAL LIABILITIES	**$1,037,089**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$936
EQUITY CAPITAL	$99,653
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,137,678**

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	$6,564
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$21
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	46	$15,780
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	39	$5,014
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	40	$5,197
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	69	$4,635
1014	Opt commitment to orig 25- or 30-year FRMs	64	$12,275
1016	Opt commitment to orig "other" Mortgages	53	$8,498
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$8
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		$82
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$967
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$19
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$132
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$961
2016	Commit/purchase "other" Mortgage loans, svc retained	10	$601
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$266
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	10	$225
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	8	$18
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	26	$312
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	38	$2,526
2036	Commit/sell "other" Mortgage loans, svc retained		$33
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$181
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$130
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$17,122
2054	Commit/purchase 25- to 30-year FRM MBS	15	$29,442
2056	Commit/purchase "other" MBS		$4
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$8,431

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1,254
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	16	$4,195
2074	Commit/sell 25- or 30-yr FRM MBS	18	$27,248
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$6
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$242
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$773
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$37
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$574
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4,869
2116	Commit/purchase "other" Mortgage loans, svc released		$40
2122	Commit/sell 1-mo COFI ARM loans, svc released		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$9,557
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$2,360
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$601
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$1,284
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$8,579
2136	Commit/sell "other" Mortgage loans, svc released	9	$2,203
2202	Firm commitment to originate 1-month COFI ARM loans		$149
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$68
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$183
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$421
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$77
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$236
2214	Firm commit/originate 25- or 30-year FRM loans	16	$334
2216	Firm commit/originate "other" Mortgage loans	19	$650
3014	Option to purchase 25- or 30-yr FRMs		$20
3016	Option to purchase "other" Mortgages		$331
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0

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3028	Option to sell 3- or 5-year Treasury ARMs		$19
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$24
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$173
3034	Option to sell 25- or 30-year FRMs	11	$2,443
3036	Option to sell "other" Mortgages		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$17
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$59
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$8
3074	Short option to sell 25- or 30-yr FRMs		$551
3076	Short option to sell "other" Mortgages		$11
4002	Commit/purchase non-Mortgage financial assets	29	$1,615
4006	Commit/purchase "other" liabilities		$3,298
4022	Commit/sell non-Mortgage financial assets		$188
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,814
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$37,917
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed	7	$12,000
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$24,671
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$249
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$94
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$214
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$13
8008	Long futures contract on 5-year Treasury note		$10
8010	Long futures contract on 10-year Treasury note		$4
8016	Long futures contract on 3-month Eurodollar		$680
8038	Short futures contract on 5-year Treasury note		$31
8040	Short futures contract on 10-year Treasury note		$23

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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
8042	Short futures contract on Treasury bond		$3
8046	Short futures contract on 3-month Eurodollar		$18,665
9012	Long call option on Treasury bond futures contract		$35
9016	Long call option on 3-mo Eurodollar futures contract		$260
9040	Long put option on 3-month Eurodollar futures contract		$94
9064	Short call option on 3-month Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	48	$3,355
9512	Adjustable-rate construction loans in process	41	$7,902