Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Central

All Reporting CMR | **Reporting Dockets: 184** | **December 2007**

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	24,272	-2,820	-10 %	14.16 %	-116 bp
+200 bp	25,622	-1,470	-5 %	14.76 %	-55 bp
+100 bp	26,658	-434	-2 %	15.19 %	-12 bp
0 bp	27,092			15.32 %	
-100 bp	26,979	-113	0 %	15.17 %	-15 bp
-200 bp	26,482	-610	-2 %	14.84 %	-48 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	15.32 %	13.07 %	0.00 %
Post-shock NPV Ratio	14.76 %	11.85 %	0.00 %
Sensitivity Measure: Decline in NPV Ratio	55 bp	122 bp	0 bp
TB 13a Level of Risk	Minimal	Minimal	NA

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	-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	18,307	18,030	17,660	17,092	16,379	15,624	17,515	100.82	2.66
30-Year Mortgage Securities	1,631	1,608	1,581	1,548	1,493	1,428	1,551	101.97	1.89
15-Year Mortgages and MBS	9,291	9,157	8,950	8,684	8,392	8,095	8,883	100.75	2.64
Balloon Mortgages and MBS	3,630	3,585	3,534	3,474	3,403	3,321	3,520	100.41	1.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,004	5,006	4,998	4,995	4,981	4,963	5,133	97.37	0.11
7 Month to 2 Year Reset Frequency	16,572	16,435	16,309	16,180	16,016	15,783	16,166	100.89	0.78
2+ to 5 Year Reset Frequency	16,576	16,396	16,199	15,903	15,441	14,951	16,167	100.20	1.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	51	50	50	50	49	49	49	101.42	0.61
2 Month to 5 Year Reset Frequency	1,151	1,137	1,122	1,107	1,090	1,072	1,152	97.43	1.35
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,510	3,480	3,451	3,423	3,395	3,367	3,430	100.60	0.82
Adjustable-Rate, Fully Amortizing	4,948	4,908	4,869	4,830	4,791	4,751	4,841	100.58	0.80
Fixed-Rate, Balloon	4,409	4,263	4,124	3,992	3,865	3,745	4,063	101.50	3.29
Fixed-Rate, Fully Amortizing	3,163	3,052	2,949	2,851	2,760	2,674	2,883	102.28	3.41
Construction and Land Loans									
Adjustable-Rate	5,171	5,154	5,137	5,120	5,103	5,086	5,139	99.97	0.33
Fixed-Rate	1,649	1,618	1,589	1,561	1,533	1,507	1,627	97.69	1.81
Second-Mortgage Loans and Securities									
Adjustable-Rate	10,392	10,362	10,332	10,303	10,275	10,247	10,312	100.20	0.28
Fixed-Rate	4,069	3,980	3,894	3,812	3,734	3,659	3,798	102.53	2.15
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	1,148	1,136	1,121	1,104	1,081	1,057	1,121	100.00	1.41
Accrued Interest Receivable	522	522	522	522	522	522	522	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	9	17	30	47	63	76			-49.93
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-7	-6	-5	-6	-6			13.86
TOTAL MORTGAGE LOANS AND SECURITIES	**111,241**	**109,936**	**108,461**	**106,636**	**104,405**	**102,015**	**107,905**	**100.52**	**1.52**

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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	4,318	4,307	4,297	4,287	4,277	4,267	4,297	100.01	0.24
Fixed-Rate	2,125	2,050	1,980	1,912	1,848	1,788	1,977	100.13	3.48
Consumer Loans									
Adjustable-Rate	11,824	11,798	11,772	11,747	11,722	11,697	11,431	102.99	0.22
Fixed-Rate	11,308	11,201	11,096	10,995	10,896	10,800	11,150	99.52	0.93
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-656	-653	-651	-648	-646	-644	-651	0.00	0.38
Accrued Interest Receivable	184	184	184	184	184	184	184	100.00	0.00
TOTAL NONMORTGAGE LOANS	**29,103**	**28,887**	**28,679**	**28,477**	**28,282**	**28,093**	**28,388**	**101.03**	**0.71**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,205	3,205	3,205	3,205	3,205	3,205	3,205	100.00	0.00
Equities and All Mutual Funds	475	463	451	439	426	414	452	99.92	2.71
Zero-Coupon Securities	69	66	63	61	59	58	59	106.57	3.80
Government and Agency Securities	1,375	1,352	1,330	1,309	1,288	1,269	1,307	101.80	1.63
Term Fed Funds, Term Repos	12,135	12,121	12,107	12,094	12,081	12,068	12,098	100.08	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,108	1,059	1,014	973	935	901	988	102.60	4.25
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,630	7,597	7,497	7,289	7,042	6,781	7,542	99.40	2.06
Structured Securities (Complex)	1,716	1,698	1,677	1,646	1,597	1,541	1,678	99.96	1.55
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.91
TOTAL CASH, DEPOSITS, AND SECURITIES	**27,682**	**27,532**	**27,318**	**26,990**	**26,610**	**26,212**	**27,304**	**100.05**	**0.99**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	424	424	424	424	424	424	424	100.00	0.00
Real Estate Held for Investment	25	25	25	25	25	25	25	100.00	0.00
Investment in Unconsolidated Subsidiaries	471	443	414	386	358	330	414	100.00	6.81
Office Premises and Equipment	1,462	1,462	1,462	1,462	1,462	1,462	1,462	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,381**	**2,353**	**2,325**	**2,297**	**2,268**	**2,240**	**2,325**	**100.00**	**1.21**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	315	345	420	568	709	782			-26.58
Adjustable-Rate Servicing	217	205	198	195	262	286			2.56
Float on Mortgages Serviced for Others	280	322	375	445	512	559			-16.35
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**812**	**872**	**993**	**1,208**	**1,483**	**1,627**			**-16.90**
OTHER ASSETS									
Purchased and Excess Servicing							944		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,993	4,993	4,993	4,993	4,993	4,993	4,993	100.00	0.00
Miscellaneous II							2,820		
Deposit Intangibles									
Retail CD Intangible	75	90	101	111	122	135			-10.30
Transaction Account Intangible	490	725	945	1,163	1,337	1,499			-23.19
MMDA Intangible	909	1,266	1,509	1,707	1,937	2,247			-14.61
Passbook Account Intangible	618	869	1,096	1,289	1,404	1,517			-19.17
Non-Interest-Bearing Account Intangible	176	318	452	581	702	819			-29.06
TOTAL OTHER ASSETS	**7,261**	**8,260**	**9,097**	**9,844**	**10,496**	**11,210**	**8,757**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-1,227		
TOTAL ASSETS	**178,480**	**177,841**	**176,872**	**175,451**	**173,544**	**171,399**	**173,451**	**102/100*** **	**0.68/1.15*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	45,894	45,752	45,613	45,475	45,344	45,219	45,423	100.42	0.30
Fixed-Rate Maturing in 13 Months or More	12,464	12,155	11,859	11,576	11,316	11,072	11,404	103.99	2.44
Variable-Rate	1,677	1,676	1,675	1,675	1,674	1,673	1,674	100.10	0.04
Demand									
Transaction Accounts	9,519	9,519	9,519	9,519	9,519	9,519	9,519	100/90*	0.00/2.56*
MMDAs	24,671	24,671	24,671	24,671	24,671	24,671	24,671	100/94*	0.00/0.95*
Passbook Accounts	10,933	10,933	10,933	10,933	10,933	10,933	10,933	100/90*	0.00/2.14*
Non-Interest-Bearing Accounts	6,008	6,008	6,008	6,008	6,008	6,008	6,008	100/92*	0.00/2.37*
TOTAL DEPOSITS	**111,165**	**110,714**	**110,277**	**109,857**	**109,464**	**109,095**	**109,631**	**101/97***	**0.39/1.15***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	11,926	11,807	11,691	11,577	11,465	11,356	11,634	100.49	0.99
Fixed-Rate Maturing in 37 Months or More	2,990	2,847	2,712	2,586	2,467	2,355	2,644	102.57	4.80
Variable-Rate	6,659	6,648	6,638	6,630	6,622	6,615	6,582	100.86	0.14
TOTAL BORROWINGS	**21,576**	**21,302**	**21,042**	**20,793**	**20,554**	**20,326**	**20,860**	**100.87**	**1.21**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	713	713	713	713	713	713	713	100.00	0.00
Other Escrow Accounts	156	151	147	142	138	135	162	90.58	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,865	7,865	7,865	7,865	7,865	7,865	7,865	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	87		
TOTAL OTHER LIABILITIES	**8,734**	**8,729**	**8,725**	**8,720**	**8,716**	**8,713**	**8,827**	**98.84**	**0.05**
Other Liabilities not Included Above									
Self-Valued	10,466	10,067	9,716	9,494	9,362	9,268	9,497	102.30	2.92
Unamortized Yield Adjustments							3,957		
TOTAL LIABILITIES	**151,941**	**150,812**	**149,759**	**148,864**	**148,097**	**147,401**	**152,772**	**98/95****	**0.65/1.21****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	154	89	6	-153	-358	-574			
ARMs	6	1	-3	-8	-16	-25			
Other Mortgages	14	7	0	-10	-21	-34			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	55	35	12	-20	-58	-99			
Sell Mortgages and MBS	-346	-206	-36	263	629	1,007			
Purchase Non-Mortgage Items	4	2	0	-2	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-31	-16	-2	10	21	31			
Pay Floating, Receive Fixed Swaps	25	15	5	-5	-14	-22			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	1	1			
Interest-Rate Caps	0	0	0	1	2	4			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-10	-5	0	5	10	15			
Options on Futures	1	1	2	3	4	6			
Construction LIP	28	11	-6	-22	-38	-54			
Self-Valued	42	16	1	7	17	26			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-58**	**-49**	**-21**	**70**	**175**	**275**			

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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	178,480	177,841	176,872	175,451	173,544	171,399	173,451	102/100***	0.68/1.15***
MINUS TOTAL LIABILITIES	151,941	150,812	149,759	148,864	148,097	147,401	152,772	98/95**	0.65/1.21**
PLUS OFF-BALANCE-SHEET POSITIONS	-58	-49	-21	70	175	275			
TOTAL NET PORTFOLIO VALUE #	26,482	26,979	27,092	26,658	25,622	24,272	20,679	131.01	0.58

* 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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All Reporting CMR
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Amounts in Millions

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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	$405	$5,894	$8,832	$1,610	$774
WARM	315 mo	328 mo	344 mo	335 mo	331 mo
WAC	4.50%	5.64%	6.41%	7.31%	9.36%
Amount of these that is FHA or VA Guaranteed	$0	$30	$405	$139	$12
Securities Backed by Conventional Mortgages	$69	$273	$1,105	$36	$5
WARM	177 mo	308 mo	348 mo	252 mo	224 mo
Weighted Average Pass-Through Rate	4.41%	5.44%	6.45%	7.24%	8.68%
Securities Backed by FHA or VA Mortgages	$9	$43	$8	$2	$1
WARM	299 mo	317 mo	289 mo	243 mo	201 mo
Weighted Average Pass-Through Rate	4.53%	5.11%	6.18%	7.14%	8.76%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,114	$3,522	$1,826	$580	$169
WAC	4.72%	5.46%	6.37%	7.34%	8.68%
Mortgage Securities	$604	$851	$202	$14	$1
Weighted Average Pass-Through Rate	3.52%	5.27%	6.08%	7.34%	8.53%
WARM (of 15-Year Loans and Securities)	109 mo	134 mo	145 mo	119 mo	94 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$260	$747	$1,125	$490	$470
WAC	4.56%	5.54%	6.42%	7.37%	9.24%
Mortgage Securities	$299	$107	$21	$0	$0
Weighted Average Pass-Through Rate	4.38%	5.49%	6.05%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	87 mo	65 mo	74 mo	91 mo	201 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$31,470**

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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	$90	$2,703	$2,178	$0	$1
WAC	8.00%	8.11%	8.67%	0.00%	7.13%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,043	$13,463	$13,989	$49	$1,150
Weighted Average Margin	165 bp	281 bp	258 bp	290 bp	223 bp
WAC	6.41%	6.08%	6.01%	7.38%	6.41%
WARM	264 mo	305 mo	331 mo	59 mo	273 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	41 mo	3 mo	10 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$38,667

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	$119	$421	$77	$0	$4
Weighted Average Distance from Lifetime Cap	146 bp	154 bp	49 bp	0 bp	117 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$197	$1,861	$152	$1	$453
Weighted Average Distance from Lifetime Cap	312 bp	339 bp	362 bp	316 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,326	$12,703	$15,685	$8	$600
Weighted Average Distance from Lifetime Cap	731 bp	581 bp	572 bp	693 bp	555 bp
Balances Without Lifetime Cap	$491	$1,181	$253	$40	$95
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,090	$14,964	$14,429	$5	$405
Weighted Average Periodic Rate Cap	199 bp	230 bp	284 bp	180 bp	180 bp
Balances Subject to Periodic Rate Floors	$3,150	$9,693	$12,317	$4	$1,054
MBS Included in ARM Balances	$453	$2,123	$1,790	$8	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,430	$4,841
WARM	83 mo	167 mo
Remaining Term to Full Amortization	309 mo	
Rate Index Code	0	0
Margin	248 bp	243 bp
Reset Frequency	22 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$78	$164
Wghted Average Distance to Lifetime Cap	64 bp	133 bp
Fixed-Rate:		
Balances	$4,063	$2,883
WARM	50 mo	92 mo
Remaining Term to Full Amortization	251 mo	
WAC	6.58%	6.58%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,139	$1,627
WARM	24 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	7.05%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,312	$3,798
WARM	176 mo	142 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	56 bp	7.77%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,297	$1,977
WARM	31 mo	52 mo
Margin in Column 1; WAC in Column 2	77 bp	6.99%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$11,431	$11,150
WARM	35 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	563 bp	10.00%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$114	$1,116
Fixed Rate		
Remaining WAL <= 5 Years	$76	$5,094
Remaining WAL 5-10 Years	$197	$814
Remaining WAL Over 10 Years	$46	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$47	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	5.52%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$481	$7,024

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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	$2,725	$16,832	$34,768	$10,497	$9,632
WARM	122 mo	253 mo	326 mo	325 mo	259 mo
Weighted Average Servicing Fee	30 bp	31 bp	34 bp	39 bp	47 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	621 loans				
FHA/VA	21 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$42,086	$126	Total # of Adjustable-Rate Loans Serviced	193 loans
WARM (in months)	334 mo	210 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	40 bp	3 bp		

Total Balances of Mortgage Loans Serviced for Others **$116,666**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,205		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$451		
Zero-Coupon Securities	$57	3.91%	18 mo
Government & Agency Securities	$1,307	4.20%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$12,098	3.86%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$966	5.27%	71 mo
Memo: Complex Securities (from supplemental reporting)	$1,678		

Total Cash, Deposits, and Securities **$19,762**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,816
Accrued Interest Receivable	$522
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$66
Valuation Allowances	$694
Unrealized Gains (Losses)	$-1,180

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$126
Accrued Interest Receivable	$184
Less: Unamortized Yield Adjustments	$-30
Valuation Allowances	$776
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$25
Repossessed Assets	$424
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$414
Office Premises and Equipment	$1,462
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-6
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$944
Miscellaneous I	$4,993
Miscellaneous II	$2,820
TOTAL ASSETS	**$173,414**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$208
Mortgage-Related Mututal Funds	$243
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$419
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$6,745
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$780

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$14,992	$2,693	$769	$60
WAC	4.95%	4.80%	3.95%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$17,838	$7,725	$1,405	$92
WAC	4.84%	5.09%	3.91%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,371	$3,295	$35
WAC		4.91%	4.35%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,737	$8
WAC			5.22%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,826**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,856	$666	$1,280
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,658	$13,378	$6,331
Penalty in Months of Forgone Interest	3.12 mo	5.82 mo	6.87 mo
Balances in New Accounts	$3,444	$771	$341

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REEDEMABLE 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%	$1,355	$123	$4	1.27%
3.00 to 3.99%	$538	$1,439	$32	3.60%
4.00 to 4.99%	$1,616	$3,778	$1,504	4.51%
5.00 to 5.99%	$1,268	$1,445	$979	5.24%
6.00 to 6.99%	$9	$47	$48	6.31%
7.00 to 7.99%	$0	$17	$77	7.62%
8.00 to 8.99%	$0	$0	$1	8.45%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$14,279**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$17,753
Book Value of Redeemable Preferred Stock	$0

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,519	1.33%	$389
Money Market Deposit Accounts (MMDAs)	$24,671	3.73%	$1,344
Passbook Accounts	$10,933	3.02%	$1,150
Non-Interest-Bearing Non-Maturity Deposits	$6,008		$77
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$243	0.01%	
Escrow for Mortgages Serviced for Others	$470	0.02%	
Other Escrows	$162	1.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$52,005		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3,962		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,865		
Miscellaneous II	$87		
TOTAL LIABILITIES	**$152,772**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$336
EQUITY CAPITAL	$20,305
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$173,413**

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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		$18
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	31	$352
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$317
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	26	$71
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	72	$497
1014	Opt commitment to orig 25- or 30-year FRMs	73	$5,243
1016	Opt commitment to orig "other" Mortgages	56	$507
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$17
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$113
2016	Commit/purchase "other" Mortgage loans, svc retained		$25
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$29
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	16	$67
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	26	$470
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$350
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$229
2074	Commit/sell 25- or 30-yr FRM MBS		$7,074
2084	Commit/sell low-risk fixed-rate mtg derivative product		$92
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$94
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$75
2136	Commit/sell "other" Mortgage loans, svc released		$1
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$155
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$71
2214	Firm commit/originate 25- or 30-year FRM loans	23	$28
2216	Firm commit/originate "other" Mortgage loans	18	$430
3014	Option to purchase 25- or 30-yr FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$10
4002	Commit/purchase non-Mortgage financial assets	12	$185
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$45
5004	IR swap: pay fixed, receive 3-month LIBOR		$281
5024	IR swap: pay 1-month LIBOR, receive fixed		$278
5026	IR swap: pay 3-month LIBOR, receive fixed		$285
5104	IR swaption: pay fixed, receive 3-month LIBOR		$217
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$4
6002	Interest rate Cap based on 1-month LIBOR		$103
8038	Short futures contract on 5-year Treasury note		$1
8040	Short futures contract on 10-year Treasury note		$6
8046	Short futures contract on 3-month Eurodollar		$1,840
9012	Long call option on Treasury bond futures contract		$4
9034	Long put option on 10-year T-note futures contract		$11
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	77	$1,430
9512	Adjustable-rate construction loans in process	51	$469

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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		$36
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$132
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$46
120	Other investment securities, fixed-coupon securities	6	$30
122	Other investment securities, floating-rate securities		$45
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$25
180	Consumer loans; loans on deposits		$1
183	Consumer loans; auto loans and leases		$112
184	Consumer loans; mobile home loans		$1
187	Consumer loans; recreational vehicles		$304
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	61	$1,674
220	Variable-rate FHLB advances	35	$1,069
299	Other variable-rate	21	$5,513
300	Govt. & agency securities, fixed-coupon securities		$1
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	102	$1,678	$1,716	$1,698	$1,677	$1,646	$1,597	$1,541
123 - Mortgage Derivatives - M/V estimate	65	$7,542	$7,630	$7,597	$7,497	$7,289	$7,042	$6,781
129 - Mortgage-Related Mutual Funds - M/V estimate	16	$115	$115	$115	$114	$114	$113	$112
280 - FHLB putable advance-M/V estimate	41	$1,895	$2,201	$2,085	$1,954	$1,900	$1,882	$1,869
281 - FHLB convertible advance-M/V estimate	24	$5,061	$5,553	$5,349	$5,191	$5,078	$5,009	$4,963
282 - FHLB callable advance-M/V estimate		$143	$158	$152	$148	$145	$142	$140
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$39	$39	$39	$39	$39	$39	$39
290 - Other structured borrowings - M/V estimate	8	$2,359	$2,513	$2,440	$2,383	$2,331	$2,289	$2,255
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$3,004	$42	$16	$1	$7	$17	$26