Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 161** | **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	12,062	-1,306	-10 %	10.25 %	-83 bp
+200 bp	12,597	-771	-6 %	10.61 %	-47 bp
+100 bp	13,070	-298	-2 %	10.91 %	-17 bp
0 bp	13,368			11.08 %	
-100 bp	13,450	82	+1 %	11.09 %	+1 bp
-200 bp	13,227	-141	-1 %	10.86 %	-22 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	11.08 %	11.72 %	12.42 %
Post-shock NPV Ratio	10.61 %	10.97 %	11.76 %
Sensitivity Measure: Decline in NPV Ratio	47 bp	74 bp	65 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	7,778	7,664	7,517	7,294	7,019	6,717	7,381	101.84	2.46
30-Year Mortgage Securities	2,399	2,362	2,317	2,259	2,190	2,114	2,244	103.26	2.22
15-Year Mortgages and MBS	6,765	6,671	6,527	6,343	6,138	5,927	6,454	101.14	2.52
Balloon Mortgages and MBS	1,664	1,645	1,623	1,597	1,567	1,532	1,621	100.12	1.45
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	509	506	504	501	498	495	499	100.91	0.52
7 Month to 2 Year Reset Frequency	7,114	7,057	7,003	6,942	6,871	6,766	6,981	100.31	0.82
2+ to 5 Year Reset Frequency	4,312	4,262	4,203	4,100	3,961	3,814	4,211	99.81	1.92
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,284	1,275	1,264	1,253	1,240	1,225	1,237	102.18	0.85
2 Month to 5 Year Reset Frequency	1,669	1,645	1,619	1,591	1,558	1,521	1,666	97.21	1.67
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,700	1,689	1,678	1,668	1,657	1,646	1,670	100.48	0.64
Adjustable-Rate, Fully Amortizing	3,303	3,276	3,249	3,223	3,196	3,169	3,234	100.46	0.82
Fixed-Rate, Balloon	3,999	3,857	3,722	3,594	3,471	3,354	3,705	100.47	3.54
Fixed-Rate, Fully Amortizing	1,984	1,913	1,847	1,785	1,726	1,671	1,783	103.60	3.48
Construction and Land Loans									
Adjustable-Rate	8,353	8,334	8,314	8,295	8,276	8,257	8,319	99.95	0.23
Fixed-Rate	2,077	2,034	1,993	1,954	1,916	1,881	2,036	97.88	2.01
Second-Mortgage Loans and Securities									
Adjustable-Rate	8,727	8,702	8,678	8,653	8,629	8,606	8,662	100.18	0.28
Fixed-Rate	9,527	9,304	9,092	8,890	8,697	8,512	8,961	101.46	2.28
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	806	794	783	769	754	738	783	100.00	1.60
Accrued Interest Receivable	484	484	484	484	484	484	484	100.00	0.00
Advance for Taxes/Insurance	29	29	29	29	29	29	29	100.00	0.00
Float on Escrows on Owned Mortgages	5	10	18	28	37	45			-48.83
LESS: Value of Servicing on Mortgages Serviced by Others	-5	-5	-4	-3	-3	-3			16.32
TOTAL MORTGAGE LOANS AND SECURITIES	**74,495**	**73,518**	**72,470**	**71,256**	**69,919**	**68,505**	**71,961**	**100.71**	**1.56**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	6,249	6,237	6,225	6,212	6,200	6,188	6,214	100.17	0.20
Fixed-Rate	2,040	1,982	1,927	1,874	1,823	1,774	1,900	101.42	2.81
Consumer Loans									
Adjustable-Rate	6,988	6,977	6,966	6,955	6,944	6,933	6,860	101.55	0.16
Fixed-Rate	9,836	9,664	9,498	9,337	9,182	9,032	9,592	99.01	1.72
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-351	-347	-344	-340	-337	-334	-344	0.00	1.02
Accrued Interest Receivable	125	125	125	125	125	125	125	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,887**	**24,638**	**24,397**	**24,163**	**23,937**	**23,718**	**24,348**	**100.20**	**0.97**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,027	2,027	2,027	2,027	2,027	2,027	2,027	100.00	0.00
Equities and All Mutual Funds	230	226	221	215	210	204	221	99.93	2.34
Zero-Coupon Securities	303	302	301	300	298	297	299	100.67	0.41
Government and Agency Securities	2,281	2,265	2,249	2,233	2,218	2,204	2,226	101.03	0.70
Term Fed Funds, Term Repos	3,107	3,104	3,101	3,098	3,095	3,093	3,102	99.98	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,145	1,126	1,108	1,092	1,078	1,064	1,093	101.39	1.52
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,804	5,746	5,602	5,505	5,422	5,342	5,921	94.61	2.15
Structured Securities (Complex)	1,192	1,185	1,173	1,148	1,118	1,087	1,174	99.85	1.60
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,089**	**15,980**	**15,781**	**15,618**	**15,467**	**15,317**	**16,063**	**98.25**	**1.14**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	167	167	167	167	167	167	167	100.00	0.00
Real Estate Held for Investment	39	39	39	39	39	39	39	100.00	0.00
Investment in Unconsolidated Subsidiaries	33	31	29	27	25	23	29	100.00	6.81
Office Premises and Equipment	1,274	1,274	1,274	1,274	1,274	1,274	1,274	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,513**	**1,511**	**1,509**	**1,507**	**1,505**	**1,503**	**1,509**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	180	203	254	316	359	382			-22.36
Adjustable-Rate Servicing	23	22	22	21	28	30			2.07
Float on Mortgages Serviced for Others	141	170	215	266	312	347			-22.37
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**344**	**395**	**491**	**604**	**700**	**759**			**-21.28**
OTHER ASSETS									
Purchased and Excess Servicing							571		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,414	2,414	2,414	2,414	2,414	2,414	2,414	100.00	0.00
Miscellaneous II							538		
Deposit Intangibles									
Retail CD Intangible	48	56	62	68	75	82			-9.99
Transaction Account Intangible	559	822	1,069	1,312	1,524	1,721			-22.90
MMDA Intangible	998	1,393	1,662	1,877	2,124	2,457			-14.55
Passbook Account Intangible	286	401	506	597	662	728			-19.39
Non-Interest-Bearing Account Intangible	111	201	286	367	444	518			-29.06
TOTAL OTHER ASSETS	**4,416**	**5,286**	**5,999**	**6,635**	**7,243**	**7,919**	**3,523**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							223		
TOTAL ASSETS	**121,745**	**121,329**	**120,647**	**119,783**	**118,770**	**117,721**	**117,627**	**103/100*** **	**0.64/1.24*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	25,754	25,676	25,598	25,522	25,448	25,375	25,499	100.39	0.30
Fixed-Rate Maturing in 13 Months or More	9,076	8,843	8,619	8,404	8,199	8,002	8,281	104.09	2.54
Variable-Rate	448	448	447	446	445	444	445	100.47	0.20
Demand									
Transaction Accounts	10,205	10,205	10,205	10,205	10,205	10,205	10,205	100/90*	0.00/2.68*
MMDAs	27,246	27,246	27,246	27,246	27,246	27,246	27,246	100/94*	0.00/0.95*
Passbook Accounts	4,973	4,973	4,973	4,973	4,973	4,973	4,973	100/90*	0.00/2.20*
Non-Interest-Bearing Accounts	3,798	3,798	3,798	3,798	3,798	3,798	3,798	100/92*	0.00/2.37*
TOTAL DEPOSITS	**81,501**	**81,189**	**80,887**	**80,595**	**80,314**	**80,045**	**80,447**	**101/96***	**0.37/1.26***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	17,970	17,881	17,794	17,708	17,624	17,541	17,737	100.32	0.49
Fixed-Rate Maturing in 37 Months or More	1,100	1,045	995	948	904	863	968	102.77	4.91
Variable-Rate	322	322	322	322	322	321	321	100.11	0.02
TOTAL BORROWINGS	**19,391**	**19,248**	**19,110**	**18,977**	**18,849**	**18,725**	**19,026**	**100.44**	**0.71**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	665	665	665	665	665	665	665	100.00	0.00
Other Escrow Accounts	64	62	60	58	57	55	68	88.53	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,480	1,480	1,480	1,480	1,480	1,480	1,480	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	94		
TOTAL OTHER LIABILITIES	**2,209**	**2,207**	**2,205**	**2,203**	**2,201**	**2,200**	**2,307**	**95.59**	**0.08**
Other Liabilities not Included Above									
Self-Valued	5,235	5,135	5,034	4,904	4,765	4,635	4,985	100.99	2.31
Unamortized Yield Adjustments							18		
TOTAL LIABILITIES	**108,336**	**107,779**	**107,236**	**106,680**	**106,130**	**105,605**	**106,783**	**100/97****	**0.51/1.19****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	26	17	2	-24	-55	-85			
ARMs	1	1	0	0	-1	-2			
Other Mortgages	20	11	0	-18	-39	-64			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	23	15	7	-6	-20	-36			
Sell Mortgages and MBS	-55	-35	-11	25	68	115			
Purchase Non-Mortgage Items	17	12	0	-10	-20	-28			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-12	-8	-4	0	4	7			
Pay Floating, Receive Fixed Swaps	4	1	-1	-3	-6	-8			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	1	2	4			
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	0	0	0	0	0	0			
Construction LIP	6	0	-5	-11	-17	-22			
Self-Valued	-213	-114	-30	14	41	65			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-183**	**-100**	**-43**	**-33**	**-43**	**-55**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	121,745	121,329	120,647	119,783	118,770	117,721	117,627	103/100***	0.64/1.24***
MINUS TOTAL LIABILITIES	108,336	107,779	107,236	106,680	106,130	105,605	106,783	100/97**	0.51/1.19**
PLUS OFF-BALANCE-SHEET POSITIONS	-183	-100	-43	-33	-43	-55			
TOTAL NET PORTFOLIO VALUE #	13,227	13,450	13,368	13,070	12,597	12,062	10,845	123.27	1.41

* 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	$21	$1,916	$3,319	$1,083	$1,041
WARM	308 mo	322 mo	336 mo	318 mo	221 mo
WAC	4.67%	5.65%	6.31%	7.49%	9.02%
Amount of these that is FHA or VA Guaranteed	$0	$69	$311	$207	$833
Securities Backed by Conventional Mortgages	$162	$407	$289	$16	$5
WARM	315 mo	289 mo	308 mo	184 mo	188 mo
Weighted Average Pass-Through Rate	4.37%	5.38%	6.07%	7.41%	8.35%
Securities Backed by FHA or VA Mortgages	$1	$190	$170	$338	$666
WARM	134 mo	309 mo	283 mo	246 mo	162 mo
Weighted Average Pass-Through Rate	4.50%	5.39%	6.33%	7.40%	9.02%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$430	$1,862	$1,025	$522	$621
WAC	4.71%	5.43%	6.36%	7.37%	8.92%
Mortgage Securities	$849	$929	$199	$15	$2
Weighted Average Pass-Through Rate	4.37%	5.23%	6.06%	7.12%	9.07%
WARM (of 15-Year Loans and Securities)	113 mo	139 mo	145 mo	112 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$70	$338	$456	$285	$163
WAC	4.42%	5.55%	6.41%	7.42%	8.64%
Mortgage Securities	$208	$97	$4	$1	$0
Weighted Average Pass-Through Rate	4.08%	5.09%	6.01%	7.31%	9.72%
WARM (of Balloon Loans and Securities)	43 mo	69 mo	99 mo	71 mo	54 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$17,700**

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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	$0	$17	$5	$0	$38
WAC	0.00%	5.32%	6.84%	0.00%	6.23%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$499	$6,964	$4,206	$1,237	$1,628
Weighted Average Margin	311 bp	242 bp	236 bp	231 bp	242 bp
WAC	7.01%	5.60%	5.67%	6.91%	5.94%
WARM	206 mo	299 mo	328 mo	229 mo	285 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	43 mo	3 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$14,595**

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	$20	$80	$49	$210	$30
Weighted Average Distance from Lifetime Cap	148 bp	146 bp	165 bp	160 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$28	$910	$241	$486	$369
Weighted Average Distance from Lifetime Cap	326 bp	340 bp	372 bp	271 bp	340 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$329	$5,890	$3,821	$530	$1,223
Weighted Average Distance from Lifetime Cap	711 bp	573 bp	554 bp	663 bp	604 bp
Balances Without Lifetime Cap	$122	$101	$100	$11	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$320	$6,744	$4,091	$23	$1,435
Weighted Average Periodic Rate Cap	224 bp	194 bp	241 bp	132 bp	181 bp
Balances Subject to Periodic Rate Floors	$289	$6,498	$3,916	$24	$1,253
MBS Included in ARM Balances	$97	$3,154	$1,843	$567	$133

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,670	$3,234
WARM	61 mo	130 mo
Remaining Term to Full Amortization	278 mo	
Rate Index Code	0	0
Margin	167 bp	229 bp
Reset Frequency	16 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$91	$86
Wghted Average Distance to Lifetime Cap	66 bp	76 bp
Fixed-Rate:		
Balances	$3,705	$1,783
WARM	54 mo	94 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.41%	6.99%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,319	$2,036
WARM	15 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	7.52%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,662	$8,961
WARM	217 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-14 bp	7.36%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,214	$1,900
WARM	19 mo	40 mo
Margin in Column 1; WAC in Column 2	137 bp	7.48%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,860	$9,592
WARM	71 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	278 bp	8.09%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$6	$4,766
Fixed Rate		
Remaining WAL <= 5 Years	$98	$904
Remaining WAL 5-10 Years	$20	$55
Remaining WAL Over 10 Years	$65	
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	$5	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$193	$5,725

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ASSETS (continued)

Area: Midwest
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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	$1,773	$11,801	$13,425	$3,410	$4,713
WARM	183 mo	252 mo	299 mo	276 mo	183 mo
Weighted Average Servicing Fee	31 bp	33 bp	36 bp	39 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	217 loans				
FHA/VA	229 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$3,692	$884
WARM (in months)	326 mo	33 mo
Weighted Average Servicing Fee	45 bp	31 bp

Total # of Adjustable-Rate Loans Serviced	23 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$39,696**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,027		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$221		
Zero-Coupon Securities	$299	4.11%	4 mo
Government & Agency Securities	$2,226	3.81%	9 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,102	3.33%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,093	5.67%	24 mo
Memo: Complex Securities (from supplemental reporting)	$1,174		

Total Cash, Deposits, and Securities **$10,142**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,281
Accrued Interest Receivable	$484
Advances for Taxes and Insurance	$29
Less: Unamortized Yield Adjustments	$-109
Valuation Allowances	$498
Unrealized Gains (Losses)	$80

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$63
Accrued Interest Receivable	$125
Less: Unamortized Yield Adjustments	$-33
Valuation Allowances	$407
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$39
Repossessed Assets	$167
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$29
Office Premises and Equipment	$1,274
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$3
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$571
Miscellaneous I	$2,414
Miscellaneous II	$538
TOTAL ASSETS	**$117,624**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$704
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$9
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$60
Mortgage-Related Mututal Funds	$161
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$508
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$4,125
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,115

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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	$7,890	$1,334	$324	$153
WAC	4.94%	4.79%	3.88%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,301	$3,975	$675	$223
WAC	4.84%	4.90%	3.80%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,182	$2,843	$51
WAC		4.85%	4.56%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,255	$17
WAC			5.09%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$33,780**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,921	$783	$730
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,213	$7,563	$5,500
Penalty in Months of Forgone Interest	3.18 mo	6.32 mo	6.15 mo
Balances in New Accounts	$2,591	$616	$135

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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%	$102	$75	$2	2.49%
3.00 to 3.99%	$413	$812	$65	3.81%
4.00 to 4.99%	$12,132	$2,302	$370	4.64%
5.00 to 5.99%	$62	$1,163	$504	5.32%
6.00 to 6.99%	$0	$647	$20	6.39%
7.00 to 7.99%	$4	$24	$6	7.31%
8.00 to 8.99%	$0	$0	$1	8.25%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	19 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$18,705**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,751
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	$10,205	0.61%	$230
Money Market Deposit Accounts (MMDAs)	$27,246	3.84%	$931
Passbook Accounts	$4,973	2.47%	$205
Non-Interest-Bearing Non-Maturity Deposits	$3,798		$100
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$131	0.06%	
Escrow for Mortgages Serviced for Others	$534	0.48%	
Other Escrows	$68	0.52%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,956		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$21		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,480		
Miscellaneous II	$94		
TOTAL LIABILITIES	**$106,783**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$311
EQUITY CAPITAL	$10,505
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$117,599**

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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		$19
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$8
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$21
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$21
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	12	$4
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$108
1014	Opt commitment to orig 25- or 30-year FRMs	46	$712
1016	Opt commitment to orig "other" Mortgages	42	$994
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$16
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$39
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$12
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$6
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$109
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$4
2074	Commit/sell 25- or 30-yr FRM MBS		$79
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$40
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$19
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$45
2134	Commit/sell 25- or 30-yr FRM loans, svc released	32	$770

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$45
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$7
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$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	17	$36
2214	Firm commit/originate 25- or 30-year FRM loans	10	$142
2216	Firm commit/originate "other" Mortgage loans	15	$137
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$30
3036	Option to sell "other" Mortgages		$2
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$6
4002	Commit/purchase non-Mortgage financial assets	18	$174
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$255
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$295
9502	Fixed-rate construction loans in process	67	$376
9512	Adjustable-rate construction loans in process	31	$358

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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		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$27
130	Construction and land loans (adj-rate)		$152
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$7,177
184	Consumer loans; mobile home loans		$33
185	Consumer loans; credit cards		$6,293
187	Consumer loans; recreational vehicles		$62
189	Consumer loans; other		$9
200	Variable-rate, fixed-maturity CDs	49	$445
220	Variable-rate FHLB advances	12	$126
299	Other variable-rate	19	$196
300	Govt. & agency securities, fixed-coupon securities		$22
302	Govt. & agency securities, floating-rate securities		$4

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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	70	$1,174	$1,192	$1,185	$1,173	$1,148	$1,118	$1,087
123 - Mortgage Derivatives - M/V estimate	61	$5,921	$5,804	$5,746	$5,602	$5,505	$5,422	$5,342
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$61	$61	$61	$60	$60	$58	$57
280 - FHLB putable advance-M/V estimate	15	$348	$382	$369	$358	$350	$345	$341
281 - FHLB convertible advance-M/V estimate	25	$999	$1,106	$1,063	$1,031	$1,009	$995	$987
282 - FHLB callable advance-M/V estimate	9	$64	$69	$67	$65	$64	$63	$63
283 - FHLB periodic floor floating rate advance-M/V Estimates		$4	$4	$4	$4	$4	$4	$4
289 - Other FHLB structured advances - M/V estimate	14	$1,318	$1,391	$1,362	$1,334	$1,307	$1,281	$1,257
290 - Other structured borrowings - M/V estimate	8	$2,252	$2,283	$2,270	$2,242	$2,170	$2,077	$1,983
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,704	$-213	$-114	$-30	$14	$41	$65