Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 186** | **March 2006**

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	12,596	-1,806	-13 %	10.98 %	-118 bp
+200 bp	13,332	-1,070	-7 %	11.48 %	-67 bp
+100 bp	13,931	-472	-3 %	11.87 %	-28 bp
0 bp	14,402			12.15 %	
-100 bp	14,571	169	+1 %	12.21 %	+5 bp
-200 bp	14,299	-103	-1 %	11.93 %	-23 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	12.15 %	11.88 %	12.16 %
Post-shock NPV Ratio	11.48 %	11.32 %	11.35 %
Sensitivity Measure: Decline in NPV Ratio	67 bp	56 bp	81 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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	-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	7,169	7,100	6,903	6,638	6,336	6,026	6,830	101.07	3.34
30-Year Mortgage Securities	1,712	1,684	1,640	1,590	1,535	1,474	1,611	101.81	2.85
15-Year Mortgages and MBS	7,954	7,784	7,539	7,264	6,984	6,709	7,625	98.87	3.45
Balloon Mortgages and MBS	2,276	2,242	2,198	2,145	2,084	2,017	2,226	98.76	2.20
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	721	720	717	714	708	701	717	100.08	0.43
7 Month to 2 Year Reset Frequency	7,622	7,555	7,458	7,326	7,162	6,967	7,554	98.72	1.54
2+ to 5 Year Reset Frequency	8,321	8,164	7,968	7,741	7,488	7,215	8,132	97.99	2.65
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,633	1,622	1,607	1,586	1,557	1,520	1,574	102.11	1.12
2 Month to 5 Year Reset Frequency	2,020	1,990	1,953	1,908	1,855	1,797	1,992	98.04	2.09
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,121	3,100	3,078	3,055	3,033	3,011	3,110	98.96	0.72
Adjustable-Rate, Fully Amortizing	3,548	3,526	3,503	3,479	3,456	3,433	3,531	99.19	0.67
Fixed-Rate, Balloon	2,789	2,696	2,606	2,522	2,440	2,363	2,593	100.54	3.34
Fixed-Rate, Fully Amortizing	2,120	2,046	1,977	1,911	1,850	1,792	1,960	100.82	3.41
Construction and Land Loans									
Adjustable-Rate	7,571	7,562	7,554	7,546	7,539	7,532	7,550	100.05	0.10
Fixed-Rate	1,801	1,763	1,728	1,694	1,662	1,632	1,766	97.83	2.00
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,880	7,874	7,870	7,866	7,862	7,861	7,787	101.06	0.06
Fixed-Rate	5,960	5,824	5,694	5,570	5,452	5,339	5,734	99.30	2.23
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	765	753	740	726	707	687	740	100.00	1.86
Accrued Interest Receivable	480	480	480	480	480	480	480	100.00	0.00
Advance for Taxes/Insurance	34	34	34	34	34	34	34	100.00	0.00
Float on Escrows on Owned Mortgages	20	34	49	64	77	88			-30.28
LESS: Value of Servicing on Mortgages Serviced by Others	-31	-31	-30	-31	-31	-31			0.18
TOTAL MORTGAGE LOANS AND SECURITIES	**75,548**	**74,582**	**73,327**	**71,889**	**70,333**	**68,709**	**73,547**	**99.70**	**1.84**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,269	5,263	5,258	5,253	5,249	5,245	5,254	100.07	0.09
Fixed-Rate	1,567	1,528	1,491	1,455	1,421	1,388	1,521	98.04	2.45
Consumer Loans									
Adjustable-Rate	8,645	8,639	8,633	8,627	8,622	8,617	8,617	100.19	0.07
Fixed-Rate	5,950	5,848	5,750	5,655	5,563	5,475	5,828	98.65	1.68
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-187	-186	-185	-185	-184	-183	-185	0.00	0.52
Accrued Interest Receivable	105	105	105	105	105	105	105	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,348**	**21,197**	**21,052**	**20,912**	**20,776**	**20,646**	**21,140**	**99.58**	**0.68**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,188	2,188	2,188	2,188	2,188	2,188	2,188	100.00	0.00
Equities and All Mutual Funds	349	344	338	330	320	308	338	99.96	2.20
Zero-Coupon Securities	156	153	150	147	144	142	150	99.85	1.99
Government and Agency Securities	2,019	1,997	1,977	1,957	1,937	1,918	1,996	99.03	1.03
Term Fed Funds, Term Repos	3,223	3,219	3,215	3,212	3,208	3,205	3,217	99.95	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	405	393	382	372	362	353	385	99.22	2.76
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	6,009	5,955	5,869	5,766	5,665	5,565	5,939	98.82	1.61
Structured Securities (Complex)	1,896	1,871	1,844	1,789	1,735	1,682	1,887	97.75	2.23
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	3.44
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,244**	**16,120**	**15,963**	**15,759**	**15,560**	**15,361**	**16,100**	**99.15**	**1.13**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	71	71	71	71	71	71	71	100.00	0.00
Real Estate Held for Investment	56	56	56	56	56	56	56	100.00	0.00
Investment in Unconsolidated Subsidiaries	18	18	18	16	15	13	18	100.00	5.44
Office Premises and Equipment	1,194	1,194	1,194	1,194	1,194	1,194	1,194	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,340**	**1,340**	**1,339**	**1,338**	**1,336**	**1,335**	**1,339**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	226	306	358	379	381	375			-10.13
Adjustable-Rate Servicing	18	19	20	20	20	20			-2.69
Float on Mortgages Serviced for Others	168	223	272	312	340	361			-16.47
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**412**	**548**	**650**	**711**	**741**	**756**			**-12.56**
OTHER ASSETS									
Purchased and Excess Servicing							484		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,592	2,592	2,592	2,592	2,592	2,592	2,592	100.00	0.00
Miscellaneous II							562		
Deposit Intangibles									
Retail CD Intangible	70	78	86	93	99	105			-8.37
Transaction Account Intangible	844	1,108	1,340	1,561	1,769	1,965			-16.92
MMDA Intangible	892	1,038	1,196	1,376	1,620	1,853			-14.12
Passbook Account Intangible	360	449	522	599	682	765			-14.34
Non-Interest-Bearing Account Intangible	231	328	420	507	590	670			-21.37
TOTAL OTHER ASSETS	**4,990**	**5,593**	**6,156**	**6,728**	**7,354**	**7,950**	**3,639**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							203		
TOTAL ASSETS	**119,882**	**119,381**	**118,487**	**117,338**	**116,101**	**114,757**	**115,968**	**102/99***	**0.86/1.38***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	24,150	24,040	23,932	23,824	23,718	23,612	24,043	99.54	0.45
Fixed-Rate Maturing in 13 Months or More	12,048	11,763	11,489	11,224	10,967	10,720	11,739	97.87	2.35
Variable-Rate	998	997	995	994	993	991	983	101.29	0.14
Demand									
Transaction Accounts	10,836	10,836	10,836	10,836	10,836	10,836	10,836	100/88*	0.00/2.39*
MMDAs	18,006	18,006	18,006	18,006	18,006	18,006	18,006	100/93*	0.00/1.01*
Passbook Accounts	4,354	4,354	4,354	4,354	4,354	4,354	4,354	100/88*	0.00/1.96*
Non-Interest-Bearing Accounts	4,322	4,322	4,322	4,322	4,322	4,322	4,322	100/90*	0.00/2.30*
TOTAL DEPOSITS	**74,715**	**74,320**	**73,935**	**73,560**	**73,197**	**72,842**	**74,283**	**100/95***	**0.51/1.35***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	18,820	18,733	18,648	18,564	18,482	18,401	18,745	99.48	0.45
Fixed-Rate Maturing in 37 Months or More	2,462	2,357	2,259	2,165	2,077	1,994	2,294	98.47	4.25
Variable-Rate	906	906	906	905	905	905	903	100.33	0.03
TOTAL BORROWINGS	**22,188**	**21,996**	**21,812**	**21,635**	**21,464**	**21,299**	**21,942**	**99.41**	**0.83**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	697	697	697	697	697	697	697	100.00	0.00
Other Escrow Accounts	52	51	49	48	47	45	57	86.71	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,012	2,012	2,012	2,012	2,012	2,012	2,012	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	46		
TOTAL OTHER LIABILITIES	**2,762**	**2,760**	**2,759**	**2,757**	**2,756**	**2,755**	**2,812**	**98.11**	**0.05**
Other Liabilities not Included Above									
Self-Valued	5,839	5,720	5,621	5,538	5,466	5,400	5,710	98.45	1.62
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**105,504**	**104,796**	**104,127**	**103,491**	**102,883**	**102,296**	**104,744**	**99/96****	**0.63/1.22****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	34	32	-5	-64	-125	-182			
ARMs	5	4	3	1	-2	-5			
Other Mortgages	34	20	0	-27	-59	-96			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	34	24	2	-29	-63	-99			
Sell Mortgages and MBS	-45	-33	26	111	199	283			
Purchase Non-Mortgage Items	6	3	0	-3	-6	-8			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-4	-2	1	3	6	8			
Pay Floating, Receive Fixed Swaps	13	-16	-43	-69	-94	-119			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	1	6	13	19			
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	3	1	0	1	2	4			
Construction LIP	16	2	-11	-24	-37	-50			
Self-Valued	-173	-48	68	178	282	380			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-79**	**-14**	**42**	**83**	**115**	**135**			

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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	119,882	119,381	118,487	117,338	116,101	114,757	115,968	102/99***	0.86/1.38***
MINUS TOTAL LIABILITIES	105,504	104,796	104,127	103,491	102,883	102,296	104,744	99/96**	0.63/1.22**
PLUS OFF-BALANCE-SHEET POSITIONS	-79	-14	42	83	115	135			
TOTAL NET PORTFOLIO VALUE #	14,299	14,571	14,402	13,931	13,332	12,596	11,224	128.32	2.22

* 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	$34	$1,932	$2,166	$780	$1,919
WARM	305 mo	333 mo	335 mo	289 mo	217 mo
WAC	4.60%	5.63%	6.33%	7.36%	9.01%
Amount of these that is FHA or VA Guaranteed	$0	$30	$223	$327	$1,641
Securities Backed by Conventional Mortgages	$234	$303	$157	$38	$10
WARM	308 mo	309 mo	282 mo	174 mo	199 mo
Weighted Average Pass-Through Rate	4.41%	5.32%	6.22%	7.22%	8.43%
Securities Backed by FHA or VA Mortgages	$2	$38	$78	$152	$599
WARM	235 mo	303 mo	291 mo	240 mo	158 mo
Weighted Average Pass-Through Rate	4.50%	5.39%	6.43%	7.45%	9.26%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$817	$2,685	$1,231	$585	$450
WAC	4.73%	5.39%	6.38%	7.33%	8.88%
Mortgage Securities	$994	$642	$196	$23	$3
Weighted Average Pass-Through Rate	4.32%	5.17%	6.10%	7.17%	8.97%
WARM (of 15-Year Loans and Securities)	124 mo	144 mo	129 mo	105 mo	110 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$136	$682	$535	$252	$92
WAC	4.53%	5.50%	6.37%	7.36%	8.64%
Mortgage Securities	$418	$99	$10	$1	$0
Weighted Average Pass-Through Rate	4.09%	5.06%	6.14%	7.32%	9.68%
WARM (of Balloon Loans and Securities)	48 mo	69 mo	68 mo	63 mo	68 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$18,293

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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	$11	$81	$36	$16	$85
WAC	6.27%	5.54%	6.15%	1.85%	5.08%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$706	$7,474	$8,096	$1,558	$1,907
Weighted Average Margin	172 bp	234 bp	233 bp	258 bp	238 bp
WAC	6.28%	5.11%	4.98%	6.00%	5.21%
WARM	202 mo	300 mo	330 mo	321 mo	280 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	38 mo	2 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$19,968**

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	$22	$40	$28	$17	$3
Weighted Average Distance from Lifetime Cap	96 bp	147 bp	82 bp	183 bp	193 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$60	$348	$45	$906	$133
Weighted Average Distance from Lifetime Cap	319 bp	367 bp	359 bp	323 bp	375 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$422	$6,952	$7,984	$639	$1,802
Weighted Average Distance from Lifetime Cap	848 bp	588 bp	576 bp	727 bp	623 bp
Balances Without Lifetime Cap	$213	$214	$75	$11	$55
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$312	$7,015	$7,882	$11	$1,761
Weighted Average Periodic Rate Cap	221 bp	188 bp	227 bp	133 bp	183 bp
Balances Subject to Periodic Rate Floors	$133	$6,507	$7,571	$11	$1,362
MBS Included in ARM Balances	$155	$3,373	$2,853	$514	$123

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,110	$3,531
WARM	56 mo	132 mo
Remaining Term to Full Amortization	289 mo	
Rate Index Code	0	0
Margin	222 bp	311 bp
Reset Frequency	18 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$123	$132
Wghted Average Distance to Lifetime Cap	92 bp	61 bp
Fixed-Rate:		
Balances	$2,593	$1,960
WARM	50 mo	92 mo
Remaining Term to Full Amortization	243 mo	
WAC	6.47%	6.67%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,550	$1,766
WARM	17 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	6.73%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,787	$5,734
WARM	193 mo	158 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	7.04%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,254	$1,521
WARM	23 mo	35 mo
Margin in Column 1; WAC in Column 2	146 bp	7.01%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,617	$5,828
WARM	61 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	251 bp	7.87%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$106	$3,748
Fixed Rate		
Remaining WAL <= 5 Years	$58	$1,629
Remaining WAL 5-10 Years	$180	$168
Remaining WAL Over 10 Years	$50	
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	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$395	$5,544

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	$2,779	$18,245	$14,041	$4,217	$6,423
WARM	164 mo	258 mo	283 mo	253 mo	189 mo
Weighted Average Servicing Fee	28 bp	28 bp	31 bp	34 bp	43 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	294 loans
FHA/VA	284 loans
Subserviced by Others	79 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$2,044	$1,034
WARM (in months)	310 mo	104 mo
Weighted Average Servicing Fee	20 bp	40 bp

Total # of Adjustable-Rate Loans Serviced	19 loans
Number of These Subserviced by Others	8 loans

Total Balances of Mortgage Loans Serviced for Others **$48,784**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,188		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$338		
Zero-Coupon Securities	$150	3.98%	23 mo
Government & Agency Securities	$1,996	3.89%	13 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,217	4.61%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$385	5.27%	39 mo
Memo: Complex Securities (from supplemental reporting)	$1,887		

Total Cash, Deposits, and Securities **$10,161**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,129
Accrued Interest Receivable	$480
Advances for Taxes and Insurance	$34
Less: Unamortized Yield Adjustments	$-230
Valuation Allowances	$389
Unrealized Gains (Losses)	$-42

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$103
Accrued Interest Receivable	$105
Less: Unamortized Yield Adjustments	$-28
Valuation Allowances	$288
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$56
Repossessed Assets	$71
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$18
Office Premises and Equipment	$1,194
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-14
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$484
Miscellaneous I	$2,592
Miscellaneous II	$562
TOTAL ASSETS	**$115,967**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$751
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$77
Mortgage-Related Mututal Funds	$261
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$761
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$6,606
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,737

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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	$5,555	$1,871	$328	$42
WAC	3.70%	2.96%	4.90%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,094	$5,823	$1,373	$79
WAC	4.14%	3.56%	4.61%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,083	$3,152	$46
WAC		4.04%	4.06%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$3,503	$25
WAC			4.50%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$35,782**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,670	$920	$985
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$12,514	$11,477	$7,544
Penalty in Months of Forgone Interest	3.26 mo	5.75 mo	6.05 mo
Balances in New Accounts	$1,939	$580	$241

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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%	$214	$935	$10	2.64%
3.00 to 3.99%	$208	$2,452	$206	3.64%
4.00 to 4.99%	$12,259	$1,493	$1,047	4.68%
5.00 to 5.99%	$496	$488	$338	5.29%
6.00 to 6.99%	$1	$45	$677	6.39%
7.00 to 7.99%	$1	$152	$16	7.07%
8.00 to 8.99%	$0	$1	$0	8.50%
9.00 and Above	$0	$0	$1	13.33%
WARM	1 mo	17 mo	61 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$21,039**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,595
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	$10,836	0.74%	$311
Money Market Deposit Accounts (MMDAs)	$18,006	3.47%	$950
Passbook Accounts	$4,354	1.46%	$135
Non-Interest-Bearing Non-Maturity Deposits	$4,322		$137
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$242	0.07%	
Escrow for Mortgages Serviced for Others	$455	0.09%	
Other Escrows	$57	0.64%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$38,273		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,012		
Miscellaneous II	$46		
TOTAL LIABILITIES	**$104,744**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$368
EQUITY CAPITAL	$10,886
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$115,998**

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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		$10
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$12
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	$75
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	$95
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	54	$170
1014	Opt commitment to orig 25- or 30-year FRMs	53	$1,177
1016	Opt commitment to orig "other" Mortgages	59	$1,241
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$11
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		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$22
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$33
2016	Commit/purchase "other" Mortgage loans, svc retained		$41
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$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	13	$24
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$348
2036	Commit/sell "other" Mortgage loans, svc retained		$9
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$50
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$17
2074	Commit/sell 25- or 30-yr FRM MBS		$394
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$13
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$52

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$90
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$72
2134	Commit/sell 25- or 30-yr FRM loans, svc released	34	$606
2136	Commit/sell "other" Mortgage loans, svc released		$52
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$66
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$36
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$45
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$128
2214	Firm commit/originate 25- or 30-year FRM loans	22	$269
2216	Firm commit/originate "other" Mortgage loans	16	$123
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$15
3032	Option to sell 10-, 15-, or 20-year FRMs		$16
3034	Option to sell 25- or 30-year FRMs	7	$107
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	21	$135
4022	Commit/sell non-Mortgage financial assets		$7
5002	IR swap: pay fixed, receive 1-month LIBOR		$90
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		$11
9036	Long put option on T-bond futures contract		$12
9502	Fixed-rate construction loans in process	85	$587
9512	Adjustable-rate construction loans in process	45	$708

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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		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$35
130	Construction and land loans (adj-rate)		$0
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$3,550
184	Consumer loans; mobile home loans		$30
185	Consumer loans; credit cards		$6,689
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	60	$983
220	Variable-rate FHLB advances	14	$258
299	Other variable-rate	18	$644
300	Govt. & agency securities, fixed-coupon securities		$32
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	92	$1,887	$1,896	$1,871	$1,844	$1,789	$1,735	$1,682
123 - Mortgage Derivatives - M/V estimate	71	$5,718	$6,009	$5,955	$5,869	$5,766	$5,665	$5,565
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$81	$82	$81	$81	$80	$79	$79
280 - FHLB putable advance-M/V estimate	21	$603	$637	$610	$598	$589	$582	$576
281 - FHLB convertible advance-M/V estimate	35	$1,384	$1,454	$1,407	$1,376	$1,360	$1,351	$1,345
282 - FHLB callable advance-M/V estimate	11	$170	$178	$174	$171	$169	$169	$169
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$2	$2	$2
289 - Other FHLB structured advances - M/V estimate	12	$1,915	$1,931	$1,903	$1,877	$1,851	$1,827	$1,803
290 - Other structured borrowings - M/V estimate		$1,637	$1,637	$1,623	$1,597	$1,567	$1,536	$1,506
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$3,527	$-173	$-48	$68	$178	$282	$380