Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 781** **March 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	113,639	-49,392	-30 %	8.53 %	-318 bp
+200 bp	133,400	-29,630	-18 %	9.85 %	-187 bp
+100 bp	150,369	-12,662	-8 %	10.94 %	-78 bp
0 bp	163,030			11.71 %	
-100 bp	169,649	6,618	+4 %	12.09 %	+38 bp
-200 bp	171,861	8,831	+5 %	12.18 %	+46 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.71 %	11.62 %	11.18 %
Post-shock NPV Ratio	9.85 %	9.95 %	9.21 %
Sensitivity Measure: Decline in NPV Ratio	187 bp	167 bp	197 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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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	119,600	117,967	115,294	111,036	105,951	100,612	114,734	100.49	3.01
30-Year Mortgage Securities	31,005	30,548	29,573	28,202	26,732	25,262	30,001	98.57	3.97
15-Year Mortgages and MBS	67,997	66,452	64,389	62,041	59,598	57,177	64,455	99.90	3.42
Balloon Mortgages and MBS	32,262	31,670	30,971	30,145	29,193	28,126	31,145	99.44	2.46
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	24,777	24,632	24,497	24,349	24,177	23,959	23,896	102.52	0.58
7 Month to 2 Year Reset Frequency	72,295	71,675	71,077	70,328	69,247	67,898	70,623	100.64	0.95
2+ to 5 Year Reset Frequency	100,713	99,324	97,906	95,439	92,041	88,053	97,850	100.06	1.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	202,746	201,035	199,163	196,870	193,820	189,845	191,632	103.93	1.05
2 Month to 5 Year Reset Frequency	20,828	20,501	20,140	19,746	19,315	18,843	20,870	96.50	1.87
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	24,300	24,013	23,743	23,483	23,196	22,869	23,893	99.38	1.11
Adjustable-Rate, Fully Amortizing	60,155	59,761	59,438	59,103	58,456	57,406	59,586	99.75	0.55
Fixed-Rate, Balloon	17,934	17,148	16,409	15,717	15,065	14,453	16,267	100.88	4.36
Fixed-Rate, Fully Amortizing	28,898	27,835	26,837	25,900	25,017	24,186	26,630	100.78	3.61
Construction and Land Loans									
Adjustable-Rate	35,887	35,775	35,663	35,553	35,444	35,336	35,675	99.97	0.31
Fixed-Rate	10,572	10,287	10,024	9,780	9,553	9,342	10,191	98.36	2.53
Second-Mortgage Loans and Securities									
Adjustable-Rate	75,254	75,050	74,849	74,651	74,457	74,265	74,856	99.99	0.27
Fixed-Rate	43,938	42,892	41,896	40,947	40,041	39,177	41,194	101.70	2.32
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	4,398	4,344	4,287	4,219	4,132	4,032	4,287	100.00	1.47
Accrued Interest Receivable	5,070	5,070	5,070	5,070	5,070	5,070	5,070	100.00	0.00
Advance for Taxes/Insurance	348	348	348	348	348	348	348	100.00	0.00
Float on Escrows on Owned Mortgages	136	232	360	475	577	672			-33.77
LESS: Value of Servicing on Mortgages Serviced by Others	-6	13	36	42	40	36			-40.19
TOTAL MORTGAGE LOANS AND SECURITIES	**979,120**	**966,544**	**951,901**	**933,358**	**911,392**	**886,895**	**943,204**	**100.92**	**1.74**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	44,467	44,363	44,260	44,161	44,063	43,968	44,250	100.02	0.23
Fixed-Rate	16,148	15,562	15,005	14,476	13,971	13,491	15,695	95.61	3.62
Consumer Loans									
Adjustable-Rate	43,544	43,453	43,364	43,276	43,188	43,102	42,134	102.92	0.20
Fixed-Rate	47,635	46,935	46,263	45,618	44,998	44,402	46,611	99.25	1.42
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,263	-2,244	-2,226	-2,209	-2,193	-2,177	-2,226	0.00	0.79
Accrued Interest Receivable	996	996	996	996	996	996	996	100.00	0.00
TOTAL NONMORTGAGE LOANS	**150,528**	**149,065**	**147,663**	**146,317**	**145,025**	**143,782**	**147,461**	**100.14**	**0.93**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	33,306	33,306	33,306	33,306	33,306	33,306	33,306	100.00	0.00
Equities and All Mutual Funds	3,667	3,555	3,435	3,311	3,186	3,059	3,435	99.98	3.54
Zero-Coupon Securities	770	754	740	728	717	707	727	101.84	1.77
Government and Agency Securities	16,532	16,192	15,869	15,561	15,267	14,987	15,758	100.70	1.99
Term Fed Funds, Term Repos	12,740	12,712	12,685	12,658	12,632	12,606	12,686	99.99	0.21
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	12,704	11,989	11,360	10,802	10,308	9,867	11,311	100.43	5.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	88,880	88,194	86,898	84,830	82,280	79,443	87,302	99.54	1.94
Structured Securities (Complex)	23,661	23,241	22,647	21,743	20,785	19,881	22,664	99.92	3.31
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	2.57
TOTAL CASH, DEPOSITS, AND SECURITIES	**192,258**	**189,942**	**186,937**	**182,938**	**178,479**	**173,854**	**187,188**	**99.87**	**1.87**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,403	1,403	1,403	1,403	1,403	1,403	1,403	100.00	0.00
Real Estate Held for Investment	190	190	190	190	190	190	190	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,835	2,665	2,495	2,326	2,156	1,986	2,495	100.00	6.80
Office Premises and Equipment	11,236	11,236	11,236	11,236	11,236	11,236	11,236	100.00	0.00
TOTAL REAL ASSETS, ETC.	**15,663**	**15,493**	**15,323**	**15,154**	**14,984**	**14,814**	**15,323**	**100.00**	**1.11**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,576	3,261	4,130	4,718	4,986	5,041			-17.64
Adjustable-Rate Servicing	3,221	3,270	3,346	3,649	3,702	3,700			-5.67
Float on Mortgages Serviced for Others	2,886	3,413	3,978	4,474	4,863	5,183			-13.34
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,684**	**9,944**	**11,453**	**12,842**	**13,551**	**13,924**			**-12.65**
OTHER ASSETS									
Purchased and Excess Servicing							11,816		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	39,145	39,145	39,145	39,145	39,145	39,145	39,145	100.00	0.00
Miscellaneous II							38,443		
Deposit Intangibles									
Retail CD Intangible	577	643	715	792	875	964			-10.39
Transaction Account Intangible	5,555	7,388	9,135	10,334	11,587	13,015			-16.13
MMDA Intangible	10,028	11,854	13,688	15,614	17,862	20,620			-13.74
Passbook Account Intangible	6,838	8,718	9,880	11,275	13,096	14,868			-12.94
Non-Interest-Bearing Account Intangible	3,088	4,534	5,907	7,212	8,454	9,638			-22.67
TOTAL OTHER ASSETS	**65,232**	**72,282**	**78,470**	**84,373**	**91,019**	**98,251**	**89,404**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							2,760		
TOTAL ASSETS	**1,411,485**	**1,403,269**	**1,391,747**	**1,374,982**	**1,354,450**	**1,331,520**	**1,385,340**	**100/98*** **	**1.02/1.49*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	343,658	342,744	341,845	340,995	340,202	339,464	342,076	99.93	0.26
Fixed-Rate Maturing in 13 Months or More	72,992	70,795	68,741	66,855	65,084	63,469	68,524	100.32	2.87
Variable-Rate	14,412	14,404	14,397	14,389	14,382	14,375	14,395	100.02	0.05
Demand									
Transaction Accounts	78,631	78,631	78,631	78,631	78,631	78,631	78,631	100/88*	0.00/2.12*
MMDAs	207,556	207,556	207,556	207,556	207,556	207,556	207,556	100/93*	0.00/0.97*
Passbook Accounts	91,858	91,858	91,858	91,858	91,858	91,858	91,858	100/89*	0.00/1.57*
Non-Interest-Bearing Accounts	63,049	63,049	63,049	63,049	63,049	63,049	63,049	100/91*	0.00/2.34*
TOTAL DEPOSITS	**872,157**	**869,039**	**866,078**	**863,334**	**860,763**	**858,403**	**866,090**	**100/95***	**0.33/1.08***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	133,879	132,914	131,968	131,041	130,133	129,243	132,513	99.59	0.71
Fixed-Rate Maturing in 37 Months or More	27,476	25,970	24,576	23,283	22,082	20,964	24,905	98.68	5.47
Variable-Rate	110,856	110,673	110,487	110,297	110,104	109,908	109,372	101.02	0.17
TOTAL BORROWINGS	**272,212**	**269,557**	**267,031**	**264,621**	**262,319**	**260,115**	**266,791**	**100.09**	**0.92**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	6,799	6,799	6,799	6,799	6,799	6,799	6,799	100.00	0.00
Other Escrow Accounts	2,525	2,449	2,377	2,310	2,246	2,186	2,607	91.18	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	33,190	33,190	33,190	33,190	33,190	33,190	33,190	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,787		
TOTAL OTHER LIABILITIES	**42,514**	**42,438**	**42,366**	**42,299**	**42,235**	**42,176**	**47,383**	**89.41**	**0.16**
Other Liabilities not Included Above									
Self-Valued	57,077	54,386	52,325	51,415	50,799	50,240	51,964	100.69	2.84
Unamortized Yield Adjustments							-6		
TOTAL LIABILITIES	**1,243,960**	**1,235,419**	**1,227,800**	**1,221,669**	**1,216,116**	**1,210,934**	**1,232,221**	**100/96****	**0.56/1.09****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	474	312	42	-514	-1,192	-1,888			
ARMs	233	141	22	-106	-285	-535			
Other Mortgages	1,453	836	0	-1,077	-2,332	-3,740			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,083	2,096	-59	-3,422	-7,196	-11,022			
Sell Mortgages and MBS	-5,031	-3,860	-1,655	1,738	5,657	9,720			
Purchase Non-Mortgage Items	47	43	0	-33	-59	-79			
Sell Non-Mortgage Items	-29	-17	0	16	31	45			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,477	-1,223	-70	994	1,977	2,886			
Pay Floating, Receive Fixed Swaps	3,792	1,932	208	-1,392	-2,878	-4,261			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	272	178	5	217	437	655			
Interest-Rate Caps	0	0	0	0	1	1			
Interest-Rate Floors	4	2	1	1	0	0			
Futures	-171	-88	0	92	188	286			
Options on Futures	21	12	6	3	2	0			
Construction LIP	204	103	3	-95	-191	-286			
Self-Valued	2,462	1,329	580	632	908	1,268			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,336**	**1,798**	**-917**	**-2,945**	**-4,934**	**-6,948**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,411,485	1,403,269	1,391,747	1,374,982	1,354,450	1,331,520	1,385,340	100/98***	1.02/1.49***
MINUS TOTAL LIABILITIES	1,243,960	1,235,419	1,227,800	1,221,669	1,216,116	1,210,934	1,232,221	100/96**	0.56/1.09**
PLUS OFF-BALANCE-SHEET POSITIONS	4,336	1,798	-917	-2,945	-4,934	-6,948			
TOTAL NET PORTFOLIO VALUE #	171,861	169,649	163,030	150,369	133,400	113,639	153,118	106.47	5.91

* 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

Area: US Total
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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	$1,498	$35,556	$50,777	$16,565	$10,337
WARM	304 mo	325 mo	338 mo	332 mo	317 mo
WAC	4.50%	5.65%	6.42%	7.41%	8.99%
Amount of these that is FHA or VA Guaranteed	$9	$286	$781	$423	$977
Securities Backed by Conventional Mortgages	$2,776	$16,535	$6,232	$169	$40
WARM	369 mo	348 mo	343 mo	258 mo	188 mo
Weighted Average Pass-Through Rate	4.70%	5.20%	6.13%	7.17%	8.59%
Securities Backed by FHA or VA Mortgages	$253	$2,211	$450	$477	$857
WARM	316 mo	333 mo	304 mo	251 mo	170 mo
Weighted Average Pass-Through Rate	4.01%	5.26%	6.22%	7.37%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,396	$21,416	$13,113	$5,414	$3,536
WAC	4.70%	5.48%	6.40%	7.39%	9.00%
Mortgage Securities	$6,856	$6,944	$684	$84	$12
Weighted Average Pass-Through Rate	4.39%	5.18%	6.13%	7.18%	8.85%
WARM (of 15-Year Loans and Securities)	129 mo	155 mo	158 mo	124 mo	129 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,306	$9,767	$12,238	$2,599	$1,562
WAC	4.58%	5.54%	6.37%	7.36%	9.69%
Mortgage Securities	$2,425	$1,178	$68	$2	$0
Weighted Average Pass-Through Rate	4.31%	5.24%	6.09%	7.26%	8.71%
WARM (of Balloon Loans and Securities)	73 mo	132 mo	175 mo	143 mo	122 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$240,336**

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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	$834	$3,181	$1,235	$2,801	$316
WAC	6.85%	7.05%	7.06%	2.49%	4.05%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$23,062	$67,442	$96,615	$188,831	$20,555
Weighted Average Margin	307 bp	291 bp	250 bp	311 bp	266 bp
WAC	7.49%	5.69%	5.78%	7.92%	5.96%
WARM	305 mo	317 mo	338 mo	343 mo	299 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	43 mo	6 mo	22 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$404,871**

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	$2,731	$843	$430	$18,638	$260
Weighted Average Distance from Lifetime Cap	154 bp	123 bp	132 bp	161 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,449	$6,275	$2,472	$116,776	$1,364
Weighted Average Distance from Lifetime Cap	306 bp	356 bp	346 bp	313 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,026	$60,926	$91,254	$54,647	$19,052
Weighted Average Distance from Lifetime Cap	625 bp	571 bp	553 bp	488 bp	615 bp
Balances Without Lifetime Cap	$2,689	$2,578	$3,695	$1,571	$195
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$11,739	$64,900	$89,706	$718	$7,628
Weighted Average Periodic Rate Cap	160 bp	230 bp	276 bp	715 bp	192 bp
Balances Subject to Periodic Rate Floors	$9,472	$49,514	$80,532	$661	$6,767
MBS Included in ARM Balances	$1,517	$16,122	$14,663	$1,376	$716

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,893	$59,586
WARM	91 mo	215 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	229 bp	244 bp
Reset Frequency	28 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,478	$12,035
Wghted Average Distance to Lifetime Cap	68 bp	122 bp
Fixed-Rate:		
Balances	$16,267	$26,630
WARM	70 mo	97 mo
Remaining Term to Full Amortization	284 mo	
WAC	6.56%	6.36%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$35,675	$10,191
WARM	18 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	124 bp	7.43%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$74,856	$41,194
WARM	272 mo	165 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.81%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$44,250	$15,695
WARM	46 mo	54 mo
Margin in Column 1; WAC in Column 2	228 bp	6.82%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$42,134	$46,611
WARM	72 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	608 bp	9.99%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,230	$27,383
Fixed Rate		
Remaining WAL <= 5 Years	$2,556	$49,424
Remaining WAL 5-10 Years	$1,909	$2,369
Remaining WAL Over 10 Years	$1,034	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$10	$76
CMO Residuals:		
Fixed Rate	$59	$38
Floating Rate	$373	$26
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$393	$276
WAC	6.63%	8.34%
Principal-Only MBS	$74	$0
WAC	6.15%	11.50%
Total Mortgage-Derivative Securities - Book Value	$7,640	$79,592

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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	$30,602	$207,987	$195,985	$53,026	$29,873
WARM	158 mo	258 mo	289 mo	259 mo	203 mo
Weighted Average Servicing Fee	27 bp	29 bp	30 bp	33 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,716 loans				
FHA/VA	360 loans				
Subserviced by Others	112 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$310,202	$111,956	Total # of Adjustable-Rate Loans Serviced	1,845 loans
WARM (in months)	268 mo	346 mo	Number of These Subserviced by Others	15 loans
Weighted Average Servicing Fee	34 bp	71 bp		

Total Balances of Mortgage Loans Serviced for Others	**$939,630**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$33,306		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$3,435		
Zero-Coupon Securities	$727	4.90%	18 mo
Government & Agency Securities	$15,758	4.64%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$12,686	4.96%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$11,311	5.44%	93 mo
Memo: Complex Securities (from supplemental reporting)	$22,664		

Total Cash, Deposits, and Securities	**$99,879**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8,167
Accrued Interest Receivable	$5,070
Advances for Taxes and Insurance	$348
Less: Unamortized Yield Adjustments	$-4,053
Valuation Allowances	$3,880
Unrealized Gains (Losses)	$-907

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$923
Accrued Interest Receivable	$996
Less: Unamortized Yield Adjustments	$291
Valuation Allowances	$3,150
Unrealized Gains (Losses)	$-46

OTHER ITEMS	
Real Estate Held for Investment	$190
Repossessed Assets	$1,403
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,495
Office Premises and Equipment	$11,236
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-141
Less: Unamortized Yield Adjustments	$-92
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$11,816
Miscellaneous I	$39,145
Miscellaneous II	$38,443
TOTAL ASSETS	**$1,385,263**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8,470
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$185
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,297
Mortgage-Related Mututal Funds	$1,138
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$38,002
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$39,235
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10,360

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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	$123,313	$15,580	$5,262	$829
WAC	5.10%	4.32%	4.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$142,643	$45,424	$9,854	$1,392
WAC	5.07%	4.80%	4.23%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$27,009	$22,058	$358
WAC		4.86%	4.16%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$19,457	$170
WAC			4.99%	
WARM			68 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$410,600**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$39,559	$9,586	$14,935
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$212,393	$77,069	$46,095
Penalty in Months of Forgone Interest	2.94 mo	5.67 mo	7.86 mo
Balances in New Accounts	$31,234	$5,318	$1,140

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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%	$1,038	$1,411	$1,924	1.64%
3.00 to 3.99%	$3,646	$14,107	$892	3.61%
4.00 to 4.99%	$5,258	$25,141	$8,033	4.53%
5.00 to 5.99%	$63,623	$17,021	$11,078	5.35%
6.00 to 6.99%	$67	$839	$2,711	6.64%
7.00 to 7.99%	$11	$124	$128	7.30%
8.00 to 8.99%	$13	$199	$49	8.15%
9.00 and Above	$0	$15	$90	9.87%
WARM	1 mo	19 mo	81 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$157,418**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$175,731
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	$78,631	2.02%	$4,998
Money Market Deposit Accounts (MMDAs)	$207,556	3.72%	$17,773
Passbook Accounts	$91,858	2.12%	$5,817
Non-Interest-Bearing Non-Maturity Deposits	$63,049		$2,829
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,193	0.17%	
Escrow for Mortgages Serviced for Others	$4,606	0.11%	
Other Escrows	$2,607	2.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$450,501		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-172		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$166		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$33,190		
Miscellaneous II	$4,787		
TOTAL LIABILITIES	**$1,232,221**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,336
EQUITY CAPITAL	$149,733
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,385,291**

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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	$872
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	18	$24
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	105	$9,928
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	108	$5,661
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	65	$1,100
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	273	$2,126
1014	Opt commitment to orig 25- or 30-year FRMs	271	$15,664
1016	Opt commitment to orig "other" Mortgages	221	$54,738
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$58
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	12	$201
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	9	$2,506
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$5
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	16	$46
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	19	$2,572
2016	Commit/purchase "other" Mortgage loans, svc retained	16	$620
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$523
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	9	$1,847
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$12
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	49	$75
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	80	$2,192
2036	Commit/sell "other" Mortgage loans, svc retained	11	$1,070
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$768
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3,113
2054	Commit/purchase 25- to 30-year FRM MBS	10	$65,076
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$42
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	16	$4,577
2074	Commit/sell 25- or 30-yr FRM MBS	22	$60,732
2076	Commit/sell "other" MBS		$376
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,921
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$5
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$35
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$28
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	6	$737
2116	Commit/purchase "other" Mortgage loans, svc released		$150
2122	Commit/sell 1-mo COFI ARM loans, svc released		$13
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	17	$6,113
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	14	$174
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$969
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	54	$371
2134	Commit/sell 25- or 30-yr FRM loans, svc released	107	$7,992
2136	Commit/sell "other" Mortgage loans, svc released	22	$4,016
2202	Firm commitment to originate 1-month COFI ARM loans		$90
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	34	$269
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	30	$353
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	23	$165
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	86	$331
2214	Firm commit/originate 25- or 30-year FRM loans	91	$974
2216	Firm commit/originate "other" Mortgage loans	78	$1,663
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$9,250

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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
3016	Option to purchase "other" Mortgages		$230
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3028	Option to sell 3- or 5-year Treasury ARMs		$31
3032	Option to sell 10-, 15-, or 20-year FRMs	8	$317
3034	Option to sell 25- or 30-year FRMs	14	$4,370
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$12
3068	Short option to sell 3- or 5-yr Treasury ARMs		$44
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$18
3074	Short option to sell 25- or 30-yr FRMs		$263
3076	Short option to sell "other" Mortgages		$45
4002	Commit/purchase non-Mortgage financial assets	79	$593
4006	Commit/purchase "other" liabilities		$750
4022	Commit/sell non-Mortgage financial assets	8	$599
4026	Commit/sell "other" liabilities		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$3,652
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$22,858
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	7	$21,155
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$22,388
5044	IR swap: pay the prime rate, receive fixed		$5
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
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		$104
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$10
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$103
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$10

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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
6004	Interest rate Cap based on 3-month LIBOR		$40
7004	Interest rate floor based on 3-month LIBOR		$55
7022	Interest rate floor based on the prime rate		$10
8002	Long futures contract on 30-day interest rate		$550
8006	Long futures contract on 2-year Treasury note		$600
8010	Long futures contract on 10-year Treasury note		$570
8016	Long futures contract on 3-month Eurodollar		$20,009
8038	Short futures contract on 5-year Treasury note		$7
8040	Short futures contract on 10-year Treasury note		$61
8046	Short futures contract on 3-month Eurodollar		$76,067
9008	Long call option on 5-year T-note futures contract		$7
9010	Long call option on 10-year T-note futures contract		$84
9012	Long call option on Treasury bond futures contract		$4
9032	Long put option on 5-year T-note futures contract		$1
9036	Long put option on T-bond futures contract		$3
9040	Long put option on 3-month Eurodollar futures contract		$12,085
9058	Short call option on 10-year T-note futures contract		$1
9082	Short put option on 10-year T-note futures contract		$22
9502	Fixed-rate construction loans in process	319	$4,707
9512	Adjustable-rate construction loans in process	216	$8,096

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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		$165
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$531
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap	7	$953
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$626
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	6	$2,053
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap	8	$663
120	Other investment securities, fixed-coupon securities	15	$186
122	Other investment securities, floating-rate securities	7	$82
125	Multi/nonres mtg loans; fixed-rate, Balloon		$216
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	11	$304
130	Construction and land loans (adj-rate)		$98
140	Second Mortgages (adj-rate)		$126
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits	9	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases	9	$5,863
184	Consumer loans; mobile home loans		$44
185	Consumer loans; credit cards		$5,186
187	Consumer loans; recreational vehicles		$2,352
189	Consumer loans; other	9	$641
200	Variable-rate, fixed-maturity CDs	223	$14,395
220	Variable-rate FHLB advances	95	$61,063
299	Other variable-rate	74	$48,309
300	Govt. & agency securities, fixed-coupon securities	13	$212
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	409	$22,664	$23,661	$23,241	$22,647	$21,743	$20,785	$19,881
123 - Mortgage Derivatives - M/V estimate	291	$87,302	$88,880	$88,194	$86,898	$84,830	$82,280	$79,443
129 - Mortgage-Related Mutual Funds - M/V estimate	62	$673	$681	$681	$672	$660	$646	$631
280 - FHLB putable advance-M/V estimate	108	$18,449	$20,692	$19,486	$18,535	$18,183	$17,956	$17,747
281 - FHLB convertible advance-M/V estimate	118	$8,421	$8,988	$8,656	$8,445	$8,320	$8,242	$8,181
282 - FHLB callable advance-M/V estimate	24	$5,654	$6,231	$5,958	$5,741	$5,628	$5,583	$5,549
283 - FHLB periodic floor floating rate advance-M/V Estimates	6	$229	$230	$230	$229	$228	$226	$225
289 - Other FHLB structured advances - M/V estimate	28	$2,341	$2,473	$2,402	$2,340	$2,284	$2,234	$2,187
290 - Other structured borrowings - M/V estimate	32	$16,869	$18,464	$17,653	$17,034	$16,771	$16,558	$16,350
500 - Other OBS Positions w/o contract code or exceeds 16 positions	23	$210,493	$2,462	$1,329	$580	$632	$908	$1,268