Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 433** **June 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	14,279	-5,036	-26 %	10.63 %	-302 bp
+200 bp	16,024	-3,292	-17 %	11.72 %	-193 bp
+100 bp	17,716	-1,600	-8 %	12.73 %	-92 bp
0 bp	19,316			13.65 %	
-100 bp	20,516	1,201	+6 %	14.30 %	+64 bp
-200 bp	20,939	1,624	+8 %	14.46 %	+80 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	13.65 %	13.91 %	13.81 %
Post-shock NPV Ratio	11.72 %	12.10 %	12.41 %
Sensitivity Measure: Decline in NPV Ratio	193 bp	181 bp	139 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. 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	12,520	12,305	11,791	11,180	10,576	10,007	12,144	97.10	4.77
30-Year Mortgage Securities	1,634	1,587	1,514	1,436	1,362	1,293	1,592	95.10	4.99
15-Year Mortgages and MBS	18,368	17,889	17,262	16,587	15,914	15,263	17,709	97.47	3.77
Balloon Mortgages and MBS	5,761	5,661	5,536	5,386	5,218	5,038	5,671	97.61	2.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,402	1,400	1,396	1,389	1,380	1,368	1,391	100.32	0.38
7 Month to 2 Year Reset Frequency	8,807	8,725	8,599	8,431	8,227	7,993	8,686	99.01	1.71
2+ to 5 Year Reset Frequency	9,614	9,430	9,202	8,940	8,654	8,351	9,362	98.29	2.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	393	389	385	378	369	359	381	101.02	1.49
2 Month to 5 Year Reset Frequency	1,663	1,639	1,611	1,577	1,536	1,491	1,657	97.22	1.92
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,418	3,384	3,350	3,316	3,281	3,247	3,398	98.60	1.01
Adjustable-Rate, Fully Amortizing	9,867	9,771	9,674	9,577	9,476	9,377	9,819	98.53	1.00
Fixed-Rate, Balloon	4,207	4,074	3,948	3,827	3,712	3,601	3,974	99.34	3.13
Fixed-Rate, Fully Amortizing	5,259	5,047	4,849	4,666	4,496	4,337	4,857	99.84	3.92
Construction and Land Loans									
Adjustable-Rate	6,742	6,730	6,718	6,707	6,695	6,685	6,724	99.92	0.17
Fixed-Rate	3,708	3,644	3,583	3,525	3,468	3,414	3,611	99.24	1.67
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,784	4,777	4,770	4,764	4,756	4,750	4,746	100.51	0.14
Fixed-Rate	3,275	3,209	3,145	3,084	3,026	2,970	3,227	97.45	1.98
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	12	12	12	13	13	13	12	100.00	-3.71
Accrued Interest Receivable	454	454	454	454	454	454	454	100.00	0.00
Advance for Taxes/Insurance	13	13	13	13	13	13	13	100.00	0.00
Float on Escrows on Owned Mortgages	38	64	88	108	124	139			-24.57
LESS: Value of Servicing on Mortgages Serviced by Others	1	3	6	7	7	7			-30.13
TOTAL MORTGAGE LOANS AND SECURITIES	**101,938**	**100,201**	**97,896**	**95,352**	**92,743**	**90,156**	**99,428**	**98.46**	**2.48**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	2,956	2,949	2,942	2,936	2,929	2,924	2,949	99.78	0.21
Fixed-Rate	2,502	2,423	2,346	2,274	2,205	2,139	2,434	96.42	3.17
Consumer Loans									
Adjustable-Rate	815	814	812	811	810	809	798	101.80	0.15
Fixed-Rate	4,057	3,994	3,932	3,873	3,816	3,760	4,026	97.68	1.53
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-128	-126	-124	-123	-121	-119	-124	0.00	1.46
Accrued Interest Receivable	101	101	101	101	101	101	101	100.00	0.00
TOTAL NONMORTGAGE LOANS	**10,302**	**10,153**	**10,010**	**9,873**	**9,740**	**9,613**	**10,183**	**98.30**	**1.40**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,935	3,935	3,935	3,935	3,935	3,935	3,935	100.00	0.00
Equities and All Mutual Funds	1,483	1,455	1,420	1,383	1,341	1,296	1,422	99.86	2.53
Zero-Coupon Securities	232	227	222	218	215	211	218	101.78	1.91
Government and Agency Securities	3,577	3,517	3,459	3,404	3,350	3,299	3,519	98.30	1.64
Term Fed Funds, Term Repos	3,158	3,151	3,143	3,136	3,129	3,122	3,149	99.83	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,591	1,534	1,480	1,430	1,384	1,340	1,505	98.38	3.49
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,358	3,309	3,231	3,118	3,012	2,891	3,275	98.67	2.95
Structured Securities (Complex)	5,666	5,586	5,459	5,260	5,075	4,895	5,586	97.73	2.99
LESS: Valuation Allowances for Investment Securities	1	1	1	1	0	0	1	100.00	1.38
TOTAL CASH, DEPOSITS, AND SECURITIES	**23,000**	**22,712**	**22,349**	**21,883**	**21,440**	**20,989**	**22,608**	**98.86**	**1.85**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	134	134	134	134	134	134	134	100.00	0.00
Real Estate Held for Investment	60	60	60	60	60	60	60	100.00	0.00
Investment in Unconsolidated Subsidiaries	56	56	53	49	43	37	53	100.00	6.80
Office Premises and Equipment	2,241	2,241	2,241	2,241	2,241	2,241	2,241	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,492**	**2,491**	**2,488**	**2,484**	**2,479**	**2,473**	**2,488**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	85	112	123	125	124	121			-5.47
Adjustable-Rate Servicing	7	8	8	8	8	8			-3.36
Float on Mortgages Serviced for Others	68	86	99	108	114	120			-10.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**160**	**206**	**230**	**241**	**247**	**250**			**-7.67**
OTHER ASSETS									
Purchased and Excess Servicing							200		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,405	3,405	3,405	3,405	3,405	3,405	3,405	100.00	0.00
Miscellaneous II							723		
Deposit Intangibles									
Retail CD Intangible	118	130	142	154	163	173			-8.17
Transaction Account Intangible	930	1,181	1,385	1,584	1,783	1,973			-14.56
MMDA Intangible	700	819	953	1,108	1,270	1,425			-15.19
Passbook Account Intangible	1,302	1,556	1,808	2,076	2,350	2,607			-14.36
Non-Interest-Bearing Account Intangible	479	644	802	952	1,095	1,231			-19.18
TOTAL OTHER ASSETS	**6,934**	**7,736**	**8,496**	**9,279**	**10,067**	**10,814**	**4,328**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-345		
TOTAL ASSETS	**144,826**	**143,499**	**141,469**	**139,112**	**136,714**	**134,294**	**138,689**	**102/98*** **	**1.55/2.17*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	39,932	39,750	39,570	39,392	39,215	39,041	39,776	99.48	0.45
Fixed-Rate Maturing in 13 Months or More	17,269	16,868	16,481	16,107	15,745	15,395	16,967	97.13	2.31
Variable-Rate	1,052	1,051	1,049	1,048	1,046	1,044	1,043	100.58	0.15
Demand									
Transaction Accounts	10,614	10,614	10,614	10,614	10,614	10,614	10,614	100/87*	0.00/2.19*
MMDAs	12,689	12,689	12,689	12,689	12,689	12,689	12,689	100/92*	0.00/1.24*
Passbook Accounts	14,159	14,159	14,159	14,159	14,159	14,159	14,159	100/87*	0.00/2.11*
Non-Interest-Bearing Accounts	7,563	7,563	7,563	7,563	7,563	7,563	7,563	100/89*	0.00/2.28*
TOTAL DEPOSITS	**103,278**	**102,694**	**102,125**	**101,571**	**101,031**	**100,505**	**102,812**	**99/94***	**0.55/1.38***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	9,448	9,367	9,288	9,210	9,134	9,060	9,405	98.76	0.84
Fixed-Rate Maturing in 37 Months or More	3,015	2,868	2,730	2,601	2,480	2,366	2,867	95.23	4.89
Variable-Rate	1,535	1,534	1,533	1,533	1,532	1,531	1,527	100.41	0.04
TOTAL BORROWINGS	**13,997**	**13,769**	**13,551**	**13,344**	**13,146**	**12,957**	**13,799**	**98.21**	**1.57**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	485	485	485	485	485	485	485	100.00	0.00
Other Escrow Accounts	110	106	103	101	98	95	119	87.18	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,404	1,404	1,404	1,404	1,404	1,404	1,404	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	165		
TOTAL OTHER LIABILITIES	**1,998**	**1,995**	**1,992**	**1,989**	**1,987**	**1,984**	**2,173**	**91.69**	**0.15**
Other Liabilities not Included Above									
Self-Valued	4,772	4,652	4,564	4,514	4,486	4,462	4,579	99.67	1.51
Unamortized Yield Adjustments							-5		
TOTAL LIABILITIES	**124,046**	**123,109**	**122,233**	**121,418**	**120,650**	**119,908**	**123,358**	**99/95****	**0.69/1.38****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	24	17	-5	-37	-72	-106			
ARMs	11	9	5	-1	-9	-19			
Other Mortgages	17	9	0	-12	-27	-44			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	37	23	-5	-44	-85	-127			
Sell Mortgages and MBS	-29	-18	10	53	102	151			
Purchase Non-Mortgage Items	4	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-1	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1	4	7	11	15	18			
Pay Floating, Receive Fixed Swaps	1	-2	-5	-8	-11	-14			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	1	1	3	3	3			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-1	-1	0	1	1	2			
Options on Futures	0	0	0	0	1	1			
Construction LIP	37	18	-1	-19	-37	-55			
Self-Valued	58	65	70	77	82	88			
TOTAL OFF-BALANCE-SHEET POSITIONS	**159**	**127**	**79**	**22**	**-40**	**-107**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	144,826	143,499	141,469	139,112	136,714	134,294	138,689	102/98***	1.55/2.17***
MINUS TOTAL LIABILITIES	124,046	123,109	122,233	121,418	120,650	119,908	123,358	99/95**	0.69/1.38**
PLUS OFF-BALANCE-SHEET POSITIONS	159	127	79	22	-40	-107			
TOTAL NET PORTFOLIO VALUE #	20,939	20,516	19,316	17,716	16,024	14,279	15,332	125.98	7.25

* 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	$217	$5,665	$4,587	$1,175	$500
WARM	308 mo	327 mo	327 mo	292 mo	256 mo
WAC	4.56%	5.60%	6.34%	7.32%	9.00%
Amount of these that is FHA or VA Guaranteed	$1	$22	$62	$41	$45
Securities Backed by Conventional Mortgages	$491	$783	$149	$32	$11
WARM	272 mo	289 mo	277 mo	256 mo	166 mo
Weighted Average Pass-Through Rate	4.42%	5.16%	6.19%	7.22%	8.82%
Securities Backed by FHA or VA Mortgages	$21	$25	$56	$19	$6
WARM	243 mo	251 mo	275 mo	258 mo	186 mo
Weighted Average Pass-Through Rate	4.56%	5.27%	6.33%	7.14%	8.83%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,737	$6,852	$2,994	$1,242	$599
WAC	4.68%	5.41%	6.38%	7.35%	8.79%
Mortgage Securities	$1,771	$1,272	$198	$42	$2
Weighted Average Pass-Through Rate	4.33%	5.14%	6.14%	7.23%	8.32%
WARM (of 15-Year Loans and Securities)	127 mo	152 mo	141 mo	113 mo	87 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$431	$1,536	$1,113	$656	$653
WAC	4.57%	5.49%	6.39%	7.36%	10.63%
Mortgage Securities	$996	$273	$13	$1	$0
Weighted Average Pass-Through Rate	4.21%	5.17%	6.11%	7.26%	8.00%
WARM (of Balloon Loans and Securities)	59 mo	84 mo	76 mo	57 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,116**

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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	$47	$341	$172	$16	$132
WAC	3.21%	5.10%	5.61%	1.90%	5.10%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,344	$8,345	$9,190	$365	$1,525
Weighted Average Margin	173 bp	259 bp	267 bp	265 bp	241 bp
WAC	7.51%	5.66%	5.42%	6.72%	5.75%
WARM	162 mo	291 mo	317 mo	331 mo	268 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	39 mo	5 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$21,477**

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	$48	$108	$95	$23	$4
Weighted Average Distance from Lifetime Cap	85 bp	146 bp	134 bp	191 bp	156 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$148	$1,359	$497	$222	$208
Weighted Average Distance from Lifetime Cap	323 bp	362 bp	359 bp	322 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$762	$7,050	$8,463	$128	$1,358
Weighted Average Distance from Lifetime Cap	858 bp	598 bp	596 bp	724 bp	644 bp
Balances Without Lifetime Cap	$433	$169	$308	$8	$88
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$464	$7,991	$8,376	$12	$1,297
Weighted Average Periodic Rate Cap	256 bp	184 bp	224 bp	185 bp	168 bp
Balances Subject to Periodic Rate Floors	$355	$7,187	$7,238	$18	$854
MBS Included in ARM Balances	$210	$2,651	$1,359	$45	$108

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,398	$9,819
WARM	87 mo	199 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	195 bp	264 bp
Reset Frequency	27 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$259	$485
Wghted Average Distance to Lifetime Cap	68 bp	113 bp
Fixed-Rate:		
Balances	$3,974	$4,857
WARM	47 mo	111 mo
Remaining Term to Full Amortization	248 mo	
WAC	6.68%	6.88%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,724	$3,611
WARM	23 mo	24 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	127 bp	7.45%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,746	$3,227
WARM	125 mo	114 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	69 bp	6.55%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,949	$2,434
WARM	43 mo	46 mo
Margin in Column 1; WAC in Column 2	109 bp	7.08%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$798	$4,026
WARM	63 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	303 bp	7.42%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$61	$652
Fixed Rate		
Remaining WAL <= 5 Years	$58	$2,017
Remaining WAL 5-10 Years	$159	$160
Remaining WAL Over 10 Years	$51	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$5	$44
CMO Residuals:		
Fixed Rate	$0	$33
Floating Rate	$9	$9
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$16	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$360	$2,915

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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	$2,565	$9,842	$5,211	$902	$400
WARM	173 mo	247 mo	288 mo	234 mo	170 mo
Weighted Average Servicing Fee	25 bp	26 bp	27 bp	31 bp	46 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	194 loans				
FHA/VA	18 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,110	$36	Total # of Adjustable-Rate Loans Serviced	8 loans
WARM (in months)	207 mo	277 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	33 bp	22 bp		

Total Balances of Mortgage Loans Serviced for Others	**$20,066**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,935		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,420		
Zero-Coupon Securities	$218	5.19%	21 mo
Government & Agency Securities	$3,519	3.91%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,149	4.90%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,505	5.10%	53 mo
Memo: Complex Securities (from supplemental reporting)	$5,586		

Total Cash, Deposits, and Securities	**$19,331**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$586
Accrued Interest Receivable	$454
Advances for Taxes and Insurance	$13
Less: Unamortized Yield Adjustments	$42
Valuation Allowances	$574
Unrealized Gains (Losses)	$-206

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$85
Accrued Interest Receivable	$101
Less: Unamortized Yield Adjustments	$-21
Valuation Allowances	$209
Unrealized Gains (Losses)	$-7

OTHER ITEMS	
Real Estate Held for Investment	$60
Repossessed Assets	$134
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$53
Office Premises and Equipment	$2,241
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-119
Less: Unamortized Yield Adjustments	$-8
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$200
Miscellaneous I	$3,405
Miscellaneous II	$723
TOTAL ASSETS	**$138,687**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$72
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$546
Mortgage-Related Mututal Funds	$873
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,728
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$2,992
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$75

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,018	$3,261	$540	$86
WAC	3.96%	3.25%	4.66%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,970	$9,927	$2,061	$174
WAC	4.45%	3.88%	4.63%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,349	$4,843	$96
WAC		4.27%	4.05%	
WARM		18 mo	23 mo	
Balances Maturing in 37 or More Months			$4,775	$38
WAC			4.45%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,744**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,718	$1,091	$1,018
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,602	$17,685	$9,730
Penalty in Months of Forgone Interest	3.07 mo	5.47 mo	6.57 mo
Balances in New Accounts	$3,253	$1,247	$233

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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%	$298	$656	$25	2.66%
3.00 to 3.99%	$267	$1,914	$401	3.55%
4.00 to 4.99%	$547	$1,560	$1,528	4.54%
5.00 to 5.99%	$2,585	$1,369	$723	5.36%
6.00 to 6.99%	$25	$140	$122	6.34%
7.00 to 7.99%	$0	$28	$54	7.29%
8.00 to 8.99%	$0	$0	$11	8.27%
9.00 and Above	$0	$14	$2	9.41%
WARM	1 mo	17 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$12,272**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,171
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	$10,614	1.21%	$306
Money Market Deposit Accounts (MMDAs)	$12,689	2.88%	$764
Passbook Accounts	$14,159	1.47%	$471
Non-Interest-Bearing Non-Maturity Deposits	$7,563		$213
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$364	0.13%	
Escrow for Mortgages Serviced for Others	$120	0.18%	
Other Escrows	$119	1.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,628		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-7		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,404		
Miscellaneous II	$165		
TOTAL LIABILITIES	**$123,358**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$5
EQUITY CAPITAL	$15,325
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$138,688**

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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	$38
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	14	$34
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	73	$250
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	65	$186
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	39	$58
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	175	$264
1014	Opt commitment to orig 25- or 30-year FRMs	161	$555
1016	Opt commitment to orig "other" Mortgages	130	$663
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	6	$11
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	$6
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$12
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	10	$17
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$12
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$18
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		$6
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	22	$14
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	45	$139
2036	Commit/sell "other" Mortgage loans, svc retained		$13
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$17
2074	Commit/sell 25- or 30-yr FRM MBS	6	$94
2084	Commit/sell low-risk fixed-rate mtg derivative product		$1
2088	Commit/sell high-risk Mortgage derivative product		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$6
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$10
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
2122	Commit/sell 1-mo COFI ARM loans, svc released		$14
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$144
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$72
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	29	$38
2134	Commit/sell 25- or 30-yr FRM loans, svc released	59	$486
2136	Commit/sell "other" Mortgage loans, svc released	8	$64
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$15
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	25	$94
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	24	$152
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	21	$14
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	57	$86
2214	Firm commit/originate 25- or 30-year FRM loans	65	$344
2216	Firm commit/originate "other" Mortgage loans	53	$233
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$23
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs	6	$21
3036	Option to sell "other" Mortgages		$3

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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
3068	Short option to sell 3- or 5-yr Treasury ARMs		$34
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$40
4002	Commit/purchase non-Mortgage financial assets	41	$134
4006	Commit/purchase "other" liabilities		$50
4022	Commit/sell non-Mortgage financial assets	6	$392
5002	IR swap: pay fixed, receive 1-month LIBOR		$21
5004	IR swap: pay fixed, receive 3-month LIBOR		$115
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$86
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
5044	IR swap: pay the prime rate, receive fixed		$10
8036	Short futures contract on 2-year Treasury note		$6
8038	Short futures contract on 5-year Treasury note		$13
9008	Long call option on 5-year T-note futures contract		$0
9032	Long put option on 5-year T-note futures contract		$2
9034	Long put option on 10-year T-note futures contract		$2
9502	Fixed-rate construction loans in process	190	$1,169
9512	Adjustable-rate construction loans in process	136	$1,258

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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		$4
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$34
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$139
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$4
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$127
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$121
120	Other investment securities, fixed-coupon securities	9	$109
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$54
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	10	$126
130	Construction and land loans (adj-rate)		$121
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$16
180	Consumer loans; loans on deposits	6	$10
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$4
183	Consumer loans; auto loans and leases		$190
184	Consumer loans; mobile home loans		$36
187	Consumer loans; recreational vehicles		$166
189	Consumer loans; other	6	$18
200	Variable-rate, fixed-maturity CDs	139	$1,043
220	Variable-rate FHLB advances	72	$1,080
299	Other variable-rate	34	$447
300	Govt. & agency securities, fixed-coupon securities	10	$120
302	Govt. & agency securities, floating-rate securities		$2

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SUPPLEMENTAL REPORTING

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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**
101 - Non-Mortgage-Related Residuals - M/V estimate		$0	$0	$0	$0	$0	$0	$0
121 - Complex Securities - M/V estimate	247	$5,586	$5,666	$5,586	$5,459	$5,260	$5,075	$4,895
123 - Mortgage Derivatives - M/V estimate	167	$3,299	$3,358	$3,309	$3,231	$3,118	$3,012	$2,891
129 - Mortgage-Related Mutual Funds - M/V estimate	46	$515	$518	$517	$513	$508	$503	$498
280 - FHLB putable advance-M/V estimate	61	$1,363	$1,422	$1,382	$1,356	$1,341	$1,332	$1,324
281 - FHLB convertible advance-M/V estimate	80	$2,549	$2,669	$2,594	$2,542	$2,511	$2,495	$2,481
282 - FHLB callable advance-M/V estimate	18	$336	$346	$340	$335	$333	$333	$333
283 - FHLB periodic floor floating rate advance-M/V Estimates		$18	$17	$18	$18	$18	$18	$18
289 - Other FHLB structured advances - M/V estimate	12	$200	$199	$201	$199	$197	$194	$192
290 - Other structured borrowings - M/V estimate	6	$114	$118	$116	$115	$114	$114	$114
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$76	$58	$65	$70	$77	$82	$88