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: 421** | **September 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	14,474	-4,528	-24 %	10.91 %	-275 bp
+200 bp	16,136	-2,866	-15 %	11.96 %	-170 bp
+100 bp	17,695	-1,307	-7 %	12.91 %	-76 bp
0 bp	19,002			13.66 %	
-100 bp	19,743	741	+4 %	14.05 %	+38 bp
-200 bp	20,026	1,025	+5 %	14.14 %	+48 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	13.66 %	13.72 %	13.53 %
Post-shock NPV Ratio	11.96 %	11.79 %	11.92 %
Sensitivity Measure: Decline in NPV Ratio	170 bp	193 bp	162 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

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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	14,183	13,948	13,561	13,022	12,425	11,835	13,645	99.38	3.41
30-Year Mortgage Securities	1,539	1,507	1,460	1,401	1,339	1,279	1,487	98.19	3.62
15-Year Mortgages and MBS	16,569	16,232	15,779	15,259	14,719	14,183	15,892	99.29	3.08
Balloon Mortgages and MBS	5,194	5,126	5,045	4,949	4,838	4,715	5,085	99.22	1.75
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,264	1,256	1,249	1,242	1,234	1,224	1,251	99.86	0.59
7 Month to 2 Year Reset Frequency	8,262	8,194	8,131	8,055	7,945	7,788	8,096	100.42	0.86
2+ to 5 Year Reset Frequency	8,238	8,140	8,020	7,838	7,611	7,355	8,035	99.82	1.88
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	332	329	326	322	318	313	317	102.65	0.98
2 Month to 5 Year Reset Frequency	1,643	1,621	1,596	1,568	1,537	1,502	1,638	97.42	1.64
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,649	3,603	3,560	3,518	3,475	3,433	3,566	99.83	1.21
Adjustable-Rate, Fully Amortizing	9,097	8,990	8,885	8,781	8,674	8,562	8,895	99.90	1.17
Fixed-Rate, Balloon	4,210	4,082	3,959	3,841	3,729	3,621	3,895	101.64	3.03
Fixed-Rate, Fully Amortizing	5,546	5,323	5,115	4,923	4,743	4,576	5,020	101.90	3.91
Construction and Land Loans									
Adjustable-Rate	6,929	6,905	6,882	6,858	6,835	6,812	6,873	100.13	0.34
Fixed-Rate	3,891	3,821	3,754	3,689	3,627	3,567	3,822	98.23	1.76
Second-Mortgage Loans and Securities									
Adjustable-Rate	4,285	4,270	4,255	4,240	4,225	4,211	4,251	100.08	0.35
Fixed-Rate	3,854	3,776	3,701	3,629	3,560	3,494	3,720	99.48	1.98
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	236	234	231	228	225	221	231	100.00	1.16
Accrued Interest Receivable	492	492	492	492	492	492	492	100.00	0.00
Advance for Taxes/Insurance	12	12	12	12	12	12	12	100.00	0.00
Float on Escrows on Owned Mortgages	16	30	47	63	77	90			-35.71
LESS: Value of Servicing on Mortgages Serviced by Others	8	10	13	15	17	17			-22.39
TOTAL MORTGAGE LOANS AND SECURITIES	**99,431**	**97,881**	**96,047**	**93,917**	**91,625**	**89,267**	**96,223**	**99.82**	**2.06**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,179	3,164	3,149	3,135	3,121	3,107	3,148	100.04	0.46
Fixed-Rate	3,001	2,904	2,811	2,723	2,638	2,558	2,830	99.34	3.22
Consumer Loans									
Adjustable-Rate	1,144	1,140	1,136	1,131	1,127	1,123	1,075	105.62	0.37
Fixed-Rate	4,146	4,080	4,016	3,955	3,895	3,837	4,057	98.99	1.56
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-116	-115	-113	-111	-110	-108	-113	0.00	1.52
Accrued Interest Receivable	112	112	112	112	112	112	112	100.00	0.00
TOTAL NONMORTGAGE LOANS	**11,466**	**11,285**	**11,112**	**10,945**	**10,785**	**10,630**	**11,110**	**100.02**	**1.53**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,023	4,023	4,023	4,023	4,023	4,023	4,023	100.00	0.00
Equities and All Mutual Funds	1,253	1,229	1,199	1,169	1,137	1,106	1,200	99.93	2.48
Zero-Coupon Securities	100	93	86	80	75	70	76	112.59	7.31
Government and Agency Securities	2,822	2,764	2,709	2,657	2,608	2,560	2,670	101.47	1.97
Term Fed Funds, Term Repos	3,301	3,294	3,287	3,281	3,274	3,268	3,288	99.99	0.20
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,277	1,217	1,162	1,111	1,065	1,022	1,152	100.85	4.54
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,806	3,790	3,724	3,610	3,495	3,356	3,768	98.84	2.45
Structured Securities (Complex)	5,255	5,205	5,130	4,982	4,809	4,639	5,159	99.44	2.19
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.26
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,837**	**21,615**	**21,321**	**20,914**	**20,486**	**20,045**	**21,336**	**99.93**	**1.65**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	227	227	227	227	227	227	227	100.00	0.00
Real Estate Held for Investment	62	62	62	62	62	62	62	100.00	0.00
Investment in Unconsolidated Subsidiaries	57	54	50	47	43	40	50	100.00	6.81
Office Premises and Equipment	2,358	2,358	2,358	2,358	2,358	2,358	2,358	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,704**	**2,701**	**2,698**	**2,694**	**2,691**	**2,687**	**2,698**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	135	175	225	257	269	272			-18.29
Adjustable-Rate Servicing	6	6	6	7	7	7			-9.19
Float on Mortgages Serviced for Others	100	129	164	192	213	229			-19.31
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**241**	**310**	**394**	**456**	**489**	**508**			**-18.58**
OTHER ASSETS									
Purchased and Excess Servicing							347		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,346	3,346	3,346	3,346	3,346	3,346	3,346	100.00	0.00
Miscellaneous II							629		
Deposit Intangibles									
Retail CD Intangible	95	106	117	128	141	155			-9.70
Transaction Account Intangible	660	887	1,119	1,301	1,466	1,633			-18.50
MMDA Intangible	638	774	887	1,015	1,175	1,348			-13.64
Passbook Account Intangible	903	1,176	1,397	1,593	1,795	2,011			-14.92
Non-Interest-Bearing Account Intangible	323	485	639	786	925	1,058			-23.52
TOTAL OTHER ASSETS	**5,966**	**6,773**	**7,505**	**8,170**	**8,849**	**9,551**	**4,322**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-128		
TOTAL ASSETS	**141,645**	**140,564**	**139,077**	**137,095**	**134,924**	**132,688**	**135,560**	**103/100*** **	**1.25/1.80*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	45,212	45,064	44,917	44,773	44,633	44,495	44,846	100.16	0.32
Fixed-Rate Maturing in 13 Months or More	13,593	13,264	12,949	12,653	12,374	12,106	12,786	101.27	2.36
Variable-Rate	996	994	992	990	988	986	984	100.81	0.20
Demand									
Transaction Accounts	9,534	9,534	9,534	9,534	9,534	9,534	9,534	100/88*	0.00/2.46*
MMDAs	13,173	13,173	13,173	13,173	13,173	13,173	13,173	100/93*	0.00/0.99*
Passbook Accounts	12,154	12,154	12,154	12,154	12,154	12,154	12,154	100/89*	0.00/1.94*
Non-Interest-Bearing Accounts	7,126	7,126	7,126	7,126	7,126	7,126	7,126	100/91*	0.00/2.32*
TOTAL DEPOSITS	**101,789**	**101,310**	**100,846**	**100,404**	**99,982**	**99,575**	**100,604**	**100/96***	**0.45/1.19***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	8,077	8,003	7,930	7,858	7,788	7,719	7,956	99.67	0.91
Fixed-Rate Maturing in 37 Months or More	3,113	2,965	2,827	2,697	2,575	2,460	2,827	100.02	4.75
Variable-Rate	1,494	1,491	1,489	1,487	1,485	1,483	1,484	100.35	0.15
TOTAL BORROWINGS	**12,684**	**12,460**	**12,246**	**12,042**	**11,848**	**11,662**	**12,266**	**99.83**	**1.70**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	639	639	639	639	639	639	639	100.00	0.00
Other Escrow Accounts	117	114	111	107	104	102	123	89.65	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,625	1,625	1,625	1,625	1,625	1,625	1,625	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	156		
TOTAL OTHER LIABILITIES	**2,381**	**2,378**	**2,375**	**2,371**	**2,369**	**2,366**	**2,544**	**93.36**	**0.14**
Other Liabilities not Included Above									
Self-Valued	4,939	4,817	4,714	4,642	4,601	4,572	4,666	101.04	1.85
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	**121,794**	**120,964**	**120,180**	**119,460**	**118,799**	**118,175**	**120,080**	**100/97****	**0.63/1.25****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	29	19	6	-17	-44	-73			
ARMs	7	5	2	0	-4	-8			
Other Mortgages	13	7	0	-8	-18	-30			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	42	28	12	-8	-31	-56			
Sell Mortgages and MBS	-19	-12	-2	13	30	49			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-3			
Sell Non-Mortgage Items	-1	-1	0	1	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-8	-4	1	5	9	13			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	1	6	13			
Interest-Rate Caps	0	0	1	2	4	7			
Interest-Rate Floors	2	1	1	1	0	0			
Futures	-1	0	0	0	1	1			
Options on Futures	1	1	2	2	3	4			
Construction LIP	20	4	-12	-27	-43	-58			
Self-Valued	89	92	95	97	99	101			
TOTAL OFF-BALANCE-SHEET POSITIONS	**175**	**142**	**106**	**60**	**12**	**-39**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	141,645	140,564	139,077	137,095	134,924	132,688	135,560	103/100***	1.25/1.80***
MINUS TOTAL LIABILITIES	121,794	120,964	120,180	119,460	118,799	118,175	120,080	100/97**	0.63/1.25**
PLUS OFF-BALANCE-SHEET POSITIONS	175	142	106	60	12	-39			
TOTAL NET PORTFOLIO VALUE #	20,026	19,743	19,002	17,695	16,136	14,474	15,481	122.75	5.41

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$170	$5,115	$6,628	$1,327	$405
WARM	288 mo	316 mo	329 mo	297 mo	249 mo
WAC	4.55%	5.62%	6.36%	7.30%	8.81%
Amount of these that is FHA or VA Guaranteed	$0	$22	$62	$45	$50
Securities Backed by Conventional Mortgages	$290	$709	$281	$42	$9
WARM	294 mo	290 mo	311 mo	296 mo	237 mo
Weighted Average Pass-Through Rate	4.46%	5.26%	6.17%	7.22%	8.68%
Securities Backed by FHA or VA Mortgages	$16	$28	$46	$21	$5
WARM	221 mo	254 mo	267 mo	209 mo	208 mo
Weighted Average Pass-Through Rate	4.61%	5.34%	6.34%	7.33%	8.78%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,046	$5,800	$3,182	$1,263	$622
WAC	4.69%	5.43%	6.37%	7.36%	8.65%
Mortgage Securities	$1,213	$1,469	$257	$32	$8
Weighted Average Pass-Through Rate	4.36%	5.23%	6.08%	7.23%	8.92%
WARM (of 15-Year Loans and Securities)	115 mo	145 mo	150 mo	118 mo	80 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$259	$1,124	$1,280	$816	$453
WAC	4.58%	5.50%	6.39%	7.41%	8.55%
Mortgage Securities	$745	$391	$53	$2	$0
Weighted Average Pass-Through Rate	4.25%	5.43%	6.12%	7.24%	8.05%
WARM (of Balloon Loans and Securities)	50 mo	77 mo	75 mo	53 mo	40 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$36,109

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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	$10	$258	$177	$0	$44
WAC	8.28%	5.98%	5.92%	5.73%	6.24%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,241	$7,839	$7,857	$317	$1,594
Weighted Average Margin	173 bp	267 bp	267 bp	276 bp	231 bp
WAC	7.20%	6.13%	5.95%	7.49%	6.30%
WARM	171 mo	286 mo	312 mo	373 mo	271 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	6 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$19,337**

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	$54	$352	$145	$44	$24
Weighted Average Distance from Lifetime Cap	103 bp	153 bp	118 bp	138 bp	180 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$153	$1,748	$490	$212	$358
Weighted Average Distance from Lifetime Cap	325 bp	334 bp	358 bp	288 bp	335 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$696	$5,822	$7,127	$56	$1,157
Weighted Average Distance from Lifetime Cap	831 bp	575 bp	598 bp	653 bp	628 bp
Balances Without Lifetime Cap	$348	$175	$272	$6	$99
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$503	$7,487	$7,214	$15	$1,226
Weighted Average Periodic Rate Cap	206 bp	196 bp	232 bp	159 bp	165 bp
Balances Subject to Periodic Rate Floors	$392	$6,545	$6,434	$12	$1,009
MBS Included in ARM Balances	$227	$1,714	$996	$30	$78

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,566	$8,895
WARM	90 mo	199 mo
Remaining Term to Full Amortization	266 mo	
Rate Index Code	0	0
Margin	218 bp	254 bp
Reset Frequency	33 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$135	$570
Wghted Average Distance to Lifetime Cap	69 bp	117 bp
Fixed-Rate:		
Balances	$3,895	$5,020
WARM	46 mo	110 mo
Remaining Term to Full Amortization	240 mo	
WAC	7.05%	7.01%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,873	$3,822
WARM	25 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	7.59%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,251	$3,720
WARM	129 mo	116 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	6.88%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,148	$2,830
WARM	40 mo	48 mo
Margin in Column 1; WAC in Column 2	104 bp	7.55%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,075	$4,057
WARM	97 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	434 bp	7.84%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$75	$1,214
Fixed Rate		
Remaining WAL <= 5 Years	$97	$1,901
Remaining WAL 5-10 Years	$122	$144
Remaining WAL Over 10 Years	$38	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$9	$68
CMO Residuals:		
Fixed Rate	$0	$66
Floating Rate	$7	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$19	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$367	$3,392

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	$2,610	$14,038	$11,003	$1,612	$557
WARM	141 mo	245 mo	301 mo	267 mo	171 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	38 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	263 loans				
FHA/VA	31 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$929	$944	Total # of Adjustable-Rate Loans Serviced	11 loans
WARM (in months)	259 mo	45 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	37 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others **$31,694**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,023		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,199		
Zero-Coupon Securities	$76	5.69%	81 mo
Government & Agency Securities	$2,670	4.71%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,288	4.87%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,152	5.26%	72 mo
Memo: Complex Securities (from supplemental reporting)	$5,159		

Total Cash, Deposits, and Securities **$17,568**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$818
Accrued Interest Receivable	$492
Advances for Taxes and Insurance	$12
Less: Unamortized Yield Adjustments	$53
Valuation Allowances	$586
Unrealized Gains (Losses)	$-66

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$97
Accrued Interest Receivable	$112
Less: Unamortized Yield Adjustments	$-19
Valuation Allowances	$210
Unrealized Gains (Losses)	$-2

OTHER ITEMS

Real Estate Held for Investment	$62
Repossessed Assets	$227
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$50
Office Premises and Equipment	$2,358
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-32
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$347
Miscellaneous I	$3,346
Miscellaneous II	$629
TOTAL ASSETS	**$135,551**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$121
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$71
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$448
Mortgage-Related Mututal Funds	$751
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,393
Weighted Average Servicing Fee	30 bp
Adjustable-Rate Mortgage Loans Serviced	$2,245
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$87

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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	$11,929	$3,325	$602	$100
WAC	4.87%	4.78%	4.19%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$19,414	$8,089	$1,487	$196
WAC	4.93%	4.87%	3.97%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,769	$3,978	$83
WAC		4.84%	4.39%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$3,040	$27
WAC			4.86%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$57,633**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,403	$968	$555
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$26,717	$14,339	$7,223
Penalty in Months of Forgone Interest	3.03 mo	5.55 mo	6.19 mo
Balances in New Accounts	$3,028	$927	$171

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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%	$69	$177	$7	2.63%
3.00 to 3.99%	$405	$856	$150	3.60%
4.00 to 4.99%	$960	$2,066	$1,320	4.62%
5.00 to 5.99%	$1,302	$1,961	$1,172	5.29%
6.00 to 6.99%	$39	$80	$121	6.34%
7.00 to 7.99%	$1	$36	$26	7.38%
8.00 to 8.99%	$1	$3	$27	8.25%
9.00 and Above	$0	$0	$4	9.98%
WARM	1 mo	17 mo	68 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$10,782**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,134
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	$9,534	1.41%	$256
Money Market Deposit Accounts (MMDAs)	$13,173	3.24%	$675
Passbook Accounts	$12,154	1.73%	$407
Non-Interest-Bearing Non-Maturity Deposits	$7,126		$308
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$294	0.14%	
Escrow for Mortgages Serviced for Others	$345	0.72%	
Other Escrows	$123	1.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$42,750		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,625		
Miscellaneous II	$156		
TOTAL LIABILITIES	**$120,080**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3
EQUITY CAPITAL	$15,468
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$135,551**

AGGREGATE SCHEDULE CMR REPORT

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	9	$37
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	$33
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	56	$214
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	64	$104
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	37	$38
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	146	$204
1014	Opt commitment to orig 25- or 30-year FRMs	160	$583
1016	Opt commitment to orig "other" Mortgages	124	$560
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$8
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$23
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$16
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$8
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	40	$94
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$23
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$26
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$4
2074	Commit/sell 25- or 30-yr FRM MBS		$13
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$45

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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
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$13
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	19	$9
2134	Commit/sell 25- or 30-yr FRM loans, svc released	55	$222
2136	Commit/sell "other" Mortgage loans, svc released		$25
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	19	$51
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	21	$96
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$23
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	50	$108
2214	Firm commit/originate 25- or 30-year FRM loans	56	$132
2216	Firm commit/originate "other" Mortgage loans	50	$281
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$6
3022	Option to sell 1-month COFI ARMS		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$131
3036	Option to sell "other" Mortgages		$6
4002	Commit/purchase non-Mortgage financial assets	40	$91
4022	Commit/sell non-Mortgage financial assets		$106
5004	IR swap: pay fixed, receive 3-month LIBOR		$135
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$6
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
6002	Interest rate Cap based on 1-month LIBOR		$103
6004	Interest rate Cap based on 3-month LIBOR		$75

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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
7022	Interest rate floor based on the prime rate		$10
8036	Short futures contract on 2-year Treasury note		$3
8038	Short futures contract on 5-year Treasury note		$7
9034	Long put option on 10-year T-note futures contract		$15
9502	Fixed-rate construction loans in process	187	$1,077
9512	Adjustable-rate construction loans in process	139	$1,025

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$37
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$164
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$96
120	Other investment securities, fixed-coupon securities		$50
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$18
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	7	$96
130	Construction and land loans (adj-rate)		$59
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$13
180	Consumer loans; loans on deposits		$11
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases		$174
184	Consumer loans; mobile home loans		$51
185	Consumer loans; credit cards		$7
187	Consumer loans; recreational vehicles		$191
189	Consumer loans; other	6	$24
200	Variable-rate, fixed-maturity CDs	129	$984
220	Variable-rate FHLB advances	59	$773
299	Other variable-rate	38	$711
300	Govt. & agency securities, fixed-coupon securities	6	$76
302	Govt. & agency securities, floating-rate securities		$4

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	238	$5,159	$5,255	$5,205	$5,130	$4,982	$4,809	$4,639
123 - Mortgage Derivatives - M/V estimate	161	$3,768	$3,806	$3,790	$3,724	$3,610	$3,495	$3,356
129 - Mortgage-Related Mutual Funds - M/V estimate	40	$474	$477	$477	$473	$468	$461	$455
280 - FHLB putable advance-M/V estimate	70	$1,586	$1,696	$1,642	$1,601	$1,576	$1,562	$1,551
281 - FHLB convertible advance-M/V estimate	79	$2,338	$2,472	$2,419	$2,367	$2,328	$2,307	$2,294
282 - FHLB callable advance-M/V estimate	15	$354	$377	$365	$358	$353	$349	$347
283 - FHLB periodic floor floating rate advance-M/V Estimates		$3	$3	$3	$3	$3	$3	$3
289 - Other FHLB structured advances - M/V estimate	17	$205	$209	$207	$205	$203	$201	$199
290 - Other structured borrowings - M/V estimate	11	$180	$183	$182	$181	$180	$179	$179
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$108	$89	$92	$95	$97	$99	$101