Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 104** | **June 2005**

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	104,207	-36,864	-26 %	8.67 %	-258 bp
+200 bp	119,182	-21,889	-16 %	9.75 %	-150 bp
+100 bp	131,834	-9,237	-7 %	10.63 %	-62 bp
0 bp	141,071			11.25 %	
-100 bp	143,117	2,046	+1 %	11.35 %	+10 bp
-200 bp	139,270	-1,801	-1 %	11.02 %	-23 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.25 %	11.20 %	11.01 %
Post-shock NPV Ratio	9.75 %	9.74 %	9.27 %
Sensitivity Measure: Decline in NPV Ratio	150 bp	146 bp	175 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
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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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR
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Amounts in Millions

Reporting Dockets: 104
June 2005
Data as of: 09/15/2005

	-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	107,940	107,123	105,511	101,509	96,823	91,906	103,009	102.43	2.66
30-Year Mortgage Securities	19,437	19,295	18,948	18,076	17,098	16,139	18,586	101.95	3.21
15-Year Mortgages and MBS	64,906	64,114	62,266	59,809	57,166	54,533	61,290	101.59	3.46
Balloon Mortgages and MBS	27,233	26,798	26,193	25,387	24,404	23,293	26,304	99.58	2.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	26,387	26,370	26,326	26,224	26,033	25,741	25,419	103.57	0.28
7 Month to 2 Year Reset Frequency	57,822	57,338	56,714	55,848	54,767	53,506	55,947	101.37	1.31
2+ to 5 Year Reset Frequency	133,853	131,165	127,876	124,004	119,710	115,074	127,786	100.07	2.80
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	238,892	237,529	236,000	234,058	231,175	226,879	225,382	104.71	0.74
2 Month to 5 Year Reset Frequency	28,742	28,342	27,881	27,354	26,756	26,088	27,807	100.27	1.77
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	25,200	24,985	24,766	24,549	24,318	24,084	24,794	99.89	0.88
Adjustable-Rate, Fully Amortizing	51,161	50,867	50,590	50,282	49,868	49,455	50,758	99.67	0.58
Fixed-Rate, Balloon	11,183	10,666	10,180	9,725	9,297	8,895	9,992	101.88	4.62
Fixed-Rate, Fully Amortizing	11,366	10,861	10,392	9,955	9,548	9,168	10,067	103.23	4.36
Construction and Land Loans									
Adjustable-Rate	20,477	20,448	20,419	20,389	20,363	20,338	20,435	99.93	0.14
Fixed-Rate	5,784	5,605	5,442	5,294	5,158	5,034	5,676	95.87	2.86
Second-Mortgage Loans and Securities									
Adjustable-Rate	81,334	81,283	81,241	81,183	81,153	81,134	81,003	100.29	0.06
Fixed-Rate	31,238	30,450	29,702	28,992	28,315	27,671	29,018	102.36	2.46
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	2,980	2,950	2,914	2,863	2,801	2,730	2,914	100.00	1.51
Accrued Interest Receivable	3,955	3,955	3,955	3,955	3,955	3,955	3,955	100.00	0.00
Advance for Taxes/Insurance	235	235	235	235	235	235	235	100.00	0.00
Float on Escrows on Owned Mortgages	101	189	311	423	520	606			-37.50
LESS: Value of Servicing on Mortgages Serviced by Others	-33	-16	48	78	85	85			-98.28
TOTAL MORTGAGE LOANS AND SECURITIES	**950,260**	**940,585**	**927,815**	**910,034**	**889,377**	**866,381**	**910,376**	**101.92**	**1.65**

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Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill — **Reporting Dockets: 104**
All Reporting CMR — **June 2005**
Report Prepared: 09/15/2005 2:33:54 PM — **Amounts in Millions** — **Data as of: 09/15/2005**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	38,435	38,394	38,357	38,312	38,280	38,253	38,359	100.00	0.11
Fixed-Rate	10,656	10,224	9,816	9,430	9,066	8,721	9,433	104.06	4.04
Consumer Loans									
Adjustable-Rate	23,070	23,050	23,031	23,011	22,993	22,976	22,685	101.53	0.09
Fixed-Rate	46,039	45,332	44,650	43,991	43,353	42,737	44,219	100.97	1.50
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-1,929	-1,910	-1,892	-1,875	-1,858	-1,843	-1,892	0.00	0.94
Accrued Interest Receivable	659	659	659	659	659	659	659	100.00	0.00
TOTAL NONMORTGAGE LOANS	**116,931**	**115,749**	**114,621**	**113,528**	**112,493**	**111,504**	**113,463**	**101.02**	**0.97**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	19,215	19,215	19,215	19,215	19,215	19,215	19,215	100.00	0.00
Equities and All Mutual Funds	2,534	2,437	2,338	2,238	2,136	2,033	2,338	100.00	4.25
Zero-Coupon Securities	333	329	324	321	317	313	325	99.92	1.24
Government and Agency Securities	12,902	12,471	12,064	11,679	11,316	10,971	11,729	102.86	3.28
Term Fed Funds, Term Repos	3,879	3,873	3,868	3,862	3,856	3,851	3,868	99.98	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,701	3,499	3,314	3,145	2,989	2,846	3,256	101.81	5.35
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	64,209	63,892	62,399	60,649	58,797	57,334	62,354	100.07	2.60
Structured Securities (Complex)	22,035	21,711	21,311	20,609	19,951	19,376	21,284	100.13	2.59
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	2	100.00	0.94
TOTAL CASH, DEPOSITS, AND SECURITIES	**128,806**	**127,426**	**124,832**	**121,716**	**118,575**	**115,938**	**124,368**	**100.37**	**2.29**

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Amounts in Millions

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	557	557	557	557	557	557	557	100.00	0.00
Real Estate Held for Investment	176	176	176	176	176	176	176	100.00	0.00
Investment in Unconsolidated Subsidiaries	710	724	708	667	614	552	708	100.00	4.04
Office Premises and Equipment	8,224	8,224	8,224	8,224	8,224	8,224	8,224	100.00	0.00
TOTAL REAL ASSETS, ETC.	**9,667**	**9,681**	**9,664**	**9,623**	**9,570**	**9,509**	**9,664**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,616	3,641	4,940	5,547	5,689	5,622			-19.30
Adjustable-Rate Servicing	2,194	2,272	2,319	2,363	2,383	2,394			-1.96
Float on Mortgages Serviced for Others	2,590	3,279	4,106	4,671	5,054	5,365			-16.95
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,400**	**9,192**	**11,365**	**12,581**	**13,126**	**13,381**			**-14.91**
OTHER ASSETS									
Purchased and Excess Servicing							8,811		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,444	34,444	34,444	34,444	34,444	34,444	34,444	100.00	0.00
Miscellaneous II							19,745		
Deposit Intangibles									
Retail CD Intangible	46	92	147	200	249	297			-36.41
Transaction Account Intangible	4,466	6,851	9,206	11,284	13,052	14,843			-24.08
MMDA Intangible	6,188	8,096	9,725	11,510	13,438	15,308			-17.55
Passbook Account Intangible	4,577	6,469	8,352	9,941	11,548	13,060			-20.78
Non-Interest-Bearing Account Intangible	1,474	2,833	4,123	5,350	6,514	7,627			-30.53
TOTAL OTHER ASSETS	**51,194**	**58,785**	**65,997**	**72,729**	**79,245**	**85,578**	**63,000**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							7,030		
TOTAL ASSETS	**1,264,259**	**1,261,418**	**1,254,294**	**1,240,212**	**1,222,386**	**1,202,291**	**1,227,901**	**102/100***	**0.85/1.44***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	183,973	183,282	182,602	181,924	181,255	180,592	182,818	99.88	0.37
Fixed-Rate Maturing in 13 Months or More	82,557	80,170	77,897	75,731	73,663	71,687	77,517	100.49	2.85
Variable-Rate	8,289	8,281	8,273	8,266	8,258	8,250	8,265	100.10	0.09
Demand									
Transaction Accounts	92,230	92,230	92,230	92,230	92,230	92,230	92,230	100/90*	0.00/2.67*
MMDAs	152,439	152,439	152,439	152,439	152,439	152,439	152,439	100/94*	0.00/1.20*
Passbook Accounts	81,122	81,122	81,122	81,122	81,122	81,122	81,122	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	57,343	57,343	57,343	57,343	57,343	57,343	57,343	100/93*	0.00/2.37*
TOTAL DEPOSITS	**657,952**	**654,867**	**651,906**	**649,055**	**646,310**	**643,664**	**651,734**	**100/95***	**0.45/1.59***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	186,943	185,690	184,462	183,257	182,076	180,917	185,024	99.70	0.66
Fixed-Rate Maturing in 37 Months or More	42,702	40,704	38,826	37,058	35,393	33,823	38,410	101.08	4.69
Variable-Rate	138,926	138,667	138,408	138,151	137,896	137,641	137,919	100.35	0.19
TOTAL BORROWINGS	**368,571**	**365,061**	**361,696**	**358,466**	**355,364**	**352,381**	**361,354**	**100.09**	**0.91**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	7,520	7,520	7,520	7,520	7,520	7,520	7,520	100.00	0.00
Other Escrow Accounts	7,576	7,344	7,126	6,922	6,730	6,548	8,049	88.53	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	33,420	33,420	33,420	33,420	33,420	33,420	33,420	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	2,520		
TOTAL OTHER LIABILITIES	**48,515**	**48,283**	**48,065**	**47,861**	**47,669**	**47,488**	**51,509**	**93.32**	**0.44**
Other Liabilities not Included Above									
Self-Valued	54,113	52,579	51,342	50,353	49,595	49,027	50,892	100.88	2.17
Unamortized Yield Adjustments							-85		
TOTAL LIABILITIES	**1,129,151**	**1,120,790**	**1,113,010**	**1,105,735**	**1,098,938**	**1,092,560**	**1,115,403**	**100/97****	**0.68/1.34****

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	813	689	89	-1,221	-2,592	-3,895			
ARMs	730	633	504	314	43	-310			
Other Mortgages	792	504	0	-682	-1,495	-2,395			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3,204	2,687	96	-4,428	-8,977	-13,249			
Sell Mortgages and MBS	-3,894	-3,122	-931	3,333	7,906	12,414			
Purchase Non-Mortgage Items	-272	-133	0	126	246	360			
Sell Non-Mortgage Items	-8	-4	0	4	8	12			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,047	-1,102	-217	613	1,392	2,126			
Pay Floating, Receive Fixed Swaps	4,023	2,099	325	-1,308	-2,816	-4,210			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	3	2	40	310	622	908			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	300	143	0	-129	-273	-426			
Options on Futures	24	8	9	150	304	460			
Construction LIP	44	-51	-145	-238	-329	-419			
Self-Valued	451	134	17	513	1,694	3,099			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,162**	**2,489**	**-213**	**-2,643**	**-4,267**	**-5,524**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,264,259	1,261,418	1,254,294	1,240,212	1,222,386	1,202,291	1,227,901	102/100***	0.85/1.44***
MINUS TOTAL LIABILITIES	1,129,151	1,120,790	1,113,010	1,105,735	1,098,938	1,092,560	1,115,403	100/97**	0.68/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	4,162	2,489	-213	-2,643	-4,267	-5,524			
TOTAL NET PORTFOLIO VALUE #	139,270	143,117	141,071	131,834	119,182	104,207	112,498	125.40	4.00

* 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: Assets > $1 Bill
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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	$1,755	$45,054	$34,040	$11,283	$10,876
WARM	320 mo	340 mo	338 mo	319 mo	280 mo
WAC	4.49%	5.63%	6.37%	7.43%	9.03%
Amount of these that is FHA or VA Guaranteed	$48	$1,298	$1,811	$1,067	$2,726
Securities Backed by Conventional Mortgages	$714	$9,638	$1,613	$290	$110
WARM	286 mo	343 mo	309 mo	258 mo	211 mo
Weighted Average Pass-Through Rate	4.55%	5.28%	6.36%	7.23%	8.75%
Securities Backed by FHA or VA Mortgages	$426	$3,162	$1,310	$420	$903
WARM	343 mo	344 mo	325 mo	275 mo	177 mo
Weighted Average Pass-Through Rate	4.01%	5.27%	6.19%	7.33%	9.15%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,837	$20,281	$10,277	$3,382	$3,078
WAC	4.70%	5.47%	6.42%	7.42%	9.27%
Mortgage Securities	$9,453	$7,964	$851	$121	$44
Weighted Average Pass-Through Rate	4.31%	5.12%	6.12%	7.21%	8.55%
WARM (of 15-Year Loans and Securities)	153 mo	172 mo	170 mo	152 mo	151 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,502	$14,277	$1,744	$234	$166
WAC	4.59%	5.40%	6.29%	7.35%	9.72%
Mortgage Securities	$3,780	$551	$46	$4	$0
Weighted Average Pass-Through Rate	4.29%	5.23%	6.21%	7.38%	9.25%
WARM (of Balloon Loans and Securities)	89 mo	122 mo	109 mo	106 mo	95 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$209,188**

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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	$1,385	$1,404	$1,558	$14,927	$276
WAC	4.22%	3.97%	5.86%	1.90%	4.14%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$24,034	$54,543	$126,229	$210,455	$27,531
Weighted Average Margin	291 bp	342 bp	259 bp	299 bp	274 bp
WAC	5.64%	5.26%	4.95%	5.45%	5.25%
WARM	326 mo	326 mo	345 mo	345 mo	316 mo
Weighted Average Time Until Next Payment Reset	2 mo	15 mo	44 mo	5 mo	26 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$462,341**

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	$163	$76	$107	$19	$15
Weighted Average Distance from Lifetime Cap	68 bp	142 bp	63 bp	118 bp	152 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,161	$863	$979	$11,882	$135
Weighted Average Distance from Lifetime Cap	347 bp	363 bp	342 bp	372 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$21,230	$53,572	$125,116	$213,311	$27,577
Weighted Average Distance from Lifetime Cap	692 bp	626 bp	547 bp	592 bp	674 bp
Balances Without Lifetime Cap	$2,865	$1,437	$1,585	$170	$80
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$13,967	$45,445	$117,999	$951	$7,569
Weighted Average Periodic Rate Cap	190 bp	190 bp	327 bp	199 bp	189 bp
Balances Subject to Periodic Rate Floors	$8,160	$35,120	$102,552	$858	$6,863
MBS Included in ARM Balances	$4,773	$7,978	$14,153	$7,542	$941

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$24,794	$50,758
WARM	101 mo	244 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	231 bp	235 bp
Reset Frequency	23 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,510	$3,062
Wghted Average Distance to Lifetime Cap	93 bp	139 bp
Fixed-Rate:		
Balances	$9,992	$10,067
WARM	73 mo	118 mo
Remaining Term to Full Amortization	291 mo	
WAC	6.23%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$20,435	$5,676
WARM	16 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	121 bp	6.32%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$81,003	$29,018
WARM	277 mo	189 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.41%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$38,359	$9,433
WARM	34 mo	60 mo
Margin in Column 1; WAC in Column 2	229 bp	7.21%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$22,685	$44,219
WARM	63 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	705 bp	9.44%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$728	$14,615
Fixed Rate		
Remaining WAL <= 5 Years	$3,158	$37,074
Remaining WAL 5-10 Years	$1,336	$1,066
Remaining WAL Over 10 Years	$148	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$4
CMO Residuals:		
Fixed Rate	$28	$0
Floating Rate	$54	$48
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$541	$355
WAC	5.14%	5.11%
Principal-Only MBS	$3,199	$0
WAC	5.80%	0.00%
Total Mortgage-Derivative Securities - Book Value	$9,191	$53,163

Amounts in Millions

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	$44,515	$294,876	$202,531	$62,760	$34,117
WARM	170 mo	272 mo	288 mo	258 mo	191 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	34 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,495 loans				
FHA/VA	1,104 loans				
Subserviced by Others	379 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$151,442	$68,008
WARM (in months)	237 mo	335 mo
Weighted Average Servicing Fee	31 bp	61 bp

Total # of Adjustable-Rate Loans Serviced	1,114 loans
Number of These Subserviced by Others	21 loans

Total Balances of Mortgage Loans Serviced for Others	**$858,248**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$19,215		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,338		
Zero-Coupon Securities	$325	3.35%	15 mo
Government & Agency Securities	$11,729	4.11%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,868	3.16%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,256	4.47%	80 mo
Memo: Complex Securities (from supplemental reporting)	$21,284		
Total Cash, Deposits, and Securities	**$62,015**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,175
Accrued Interest Receivable	$3,955
Advances for Taxes and Insurance	$235
Less: Unamortized Yield Adjustments	$-6,896
Valuation Allowances	$3,261
Unrealized Gains (Losses)	$-42

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$668
Accrued Interest Receivable	$659
Less: Unamortized Yield Adjustments	$-80
Valuation Allowances	$2,560
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$176
Repossessed Assets	$557
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$708
Office Premises and Equipment	$8,224
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$44
Less: Unamortized Yield Adjustments	$-52
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,811
Miscellaneous I	$34,444
Miscellaneous II	$19,745

TOTAL ASSETS	**$1,227,901**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$11,319
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$38
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,121
Mortgage-Related Mututal Funds	$218
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$38,749
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$48,442
Weighted Average Servicing Fee	28 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6,878

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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	$74,075	$9,745	$1,874	$661
WAC	2.91%	2.50%	5.62%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$63,106	$29,257	$4,761	$841
WAC	3.18%	3.03%	5.07%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$31,817	$23,184	$388
WAC		3.60%	4.50%	
WARM		21 mo	23 mo	
Balances Maturing in 37 or More Months			$22,516	$195
WAC			4.33%	
WARM			67 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$260,335**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$29,829	$6,026	$11,300
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$107,060	$62,888	$43,993
Penalty in Months of Forgone Interest	2.73 mo	5.68 mo	8.36 mo
Balances in New Accounts	$24,587	$6,272	$1,985

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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%	$18,380	$23,380	$2,244	2.31%
3.00 to 3.99%	$88,076	$36,600	$10,796	3.37%
4.00 to 4.99%	$1,839	$11,134	$15,250	4.39%
5.00 to 5.99%	$392	$3,774	$6,880	5.43%
6.00 to 6.99%	$135	$761	$2,461	6.60%
7.00 to 7.99%	$163	$281	$182	7.19%
8.00 to 8.99%	$0	$10	$188	8.05%
9.00 and Above	$0	$100	$408	9.62%
WARM	1 mo	19 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$223,434**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$197,077
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	$92,230	1.61%	$4,604
Money Market Deposit Accounts (MMDAs)	$152,439	2.07%	$11,978
Passbook Accounts	$81,122	1.45%	$5,967
Non-Interest-Bearing Non-Maturity Deposits	$57,343		$2,641
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,854	0.43%	
Escrow for Mortgages Serviced for Others	$5,665	0.09%	
Other Escrows	$8,049	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$398,702		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-51		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-34		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$33,420		
Miscellaneous II	$2,520		
TOTAL LIABILITIES	**$1,115,403**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$909
EQUITY CAPITAL	$111,590
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,227,903**

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	10	$5,755
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	45	$8,073
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$9,456
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	32	$1,931
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	67	$7,075
1014	Opt commitment to orig 25- or 30-year FRMs	62	$21,663
1016	Opt commitment to orig "other" Mortgages	55	$24,388
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$202
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$479
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$854
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$74
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$75
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$1,367
2016	Commit/purchase "other" Mortgage loans, svc retained	10	$1,386
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$214
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	9	$1,398
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	25	$456
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	36	$4,001
2036	Commit/sell "other" Mortgage loans, svc retained		$879
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$260
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$369
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$11,375
2054	Commit/purchase 25- to 30-year FRM MBS	13	$51,965
2056	Commit/purchase "other" MBS		$26
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$11,446
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$587

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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	$7,356
2074	Commit/sell 25- or 30-yr FRM MBS	20	$43,005
2076	Commit/sell "other" MBS		$48
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$24
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$16
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$432
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$827
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$628
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$6,631
2116	Commit/purchase "other" Mortgage loans, svc released		$309
2122	Commit/sell 1-mo COFI ARM loans, svc released		$30
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$18
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$10,938
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	9	$1,485
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$668
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	21	$1,167
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$11,386
2136	Commit/sell "other" Mortgage loans, svc released	12	$3,146
2202	Firm commitment to originate 1-month COFI ARM loans		$169
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$72
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$127
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$760
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$110
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	19	$556
2214	Firm commit/originate 25- or 30-year FRM loans	20	$1,262
2216	Firm commit/originate "other" Mortgage loans	17	$795
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$0

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$333
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$26
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$16
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$439
3034	Option to sell 25- or 30-year FRMs	12	$5,189
3036	Option to sell "other" Mortgages		$8
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		$21
3074	Short option to sell 25- or 30-yr FRMs		$269
3076	Short option to sell "other" Mortgages		$210
4002	Commit/purchase non-Mortgage financial assets	28	$2,008
4006	Commit/purchase "other" liabilities		$4,850
4022	Commit/sell non-Mortgage financial assets	6	$1,302
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$3,358
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$43,390
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$14,875
5026	IR swap: pay 3-month LIBOR, receive fixed	10	$23,999
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$396
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$93
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$184
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$12
8008	Long futures contract on 5-year Treasury note		$7
8010	Long futures contract on 10-year Treasury note		$3,100
8016	Long futures contract on 3-month Eurodollar		$2,420
8036	Short futures contract on 2-year Treasury note		$5

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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
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$51
8042	Short futures contract on Treasury bond		$8
8046	Short futures contract on 3-month Eurodollar		$28,979
9012	Long call option on Treasury bond futures contract		$55
9016	Long call option on 3-mo Eurodollar futures contract		$1,300
9026	Long put option on 30-day interest rate futures contract		$15,000
9036	Long put option on T-bond futures contract		$20
9502	Fixed-rate construction loans in process	46	$3,573
9512	Adjustable-rate construction loans in process	45	$8,701

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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		$18
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$702
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$639
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$137
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1,721
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$326
120	Other investment securities, fixed-coupon securities		$43
122	Other investment securities, floating-rate securities		$33
125	Multi/nonres mtg loans; fixed-rate, Balloon		$123
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$190
140	Second Mortgages (adj-rate)		$83
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$4
183	Consumer loans; auto loans and leases		$3,160
185	Consumer loans; credit cards		$7,714
187	Consumer loans; recreational vehicles		$2,755
189	Consumer loans; other		$759
200	Variable-rate, fixed-maturity CDs	40	$8,265
220	Variable-rate FHLB advances	22	$110,144
299	Other variable-rate	29	$27,775
300	Govt. & agency securities, fixed-coupon securities		$354
302	Govt. & agency securities, floating-rate securities		$10

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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	53	$21,284	$22,035	$21,711	$21,311	$20,609	$19,951	$19,376
123 - Mortgage Derivatives - M/V estimate	71	$62,789	$64,209	$63,892	$62,399	$60,649	$58,797	$57,334
129 - Mortgage-Related Mutual Funds - M/V estimate		$108	$110	$109	$108	$105	$101	$97
280 - FHLB putable advance-M/V estimate	28	$10,115	$11,176	$10,722	$10,382	$10,144	$9,980	$9,868
281 - FHLB convertible advance-M/V estimate	22	$7,778	$8,592	$8,252	$8,013	$7,831	$7,686	$7,574
282 - FHLB callable advance-M/V estimate	10	$1,362	$1,444	$1,411	$1,376	$1,341	$1,306	$1,274
283 - FHLB periodic floor floating rate advance-M/V Estimates		$168	$168	$168	$168	$167	$166	$164
289 - Other FHLB structured advances - M/V estimate	14	$18,106	$18,573	$18,365	$18,064	$17,763	$17,533	$17,373
290 - Other structured borrowings - M/V estimate	16	$13,364	$14,159	$13,660	$13,340	$13,107	$12,924	$12,774
500 - Other OBS Positions w/o contract code or exceeds 16 positions	20	$195,495	$451	$134	$17	$513	$1,694	$3,099