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: 102** | **June 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	90,807	-47,674	-34 %	7.72 %	-350 bp
+200 bp	109,069	-29,412	-21 %	9.11 %	-211 bp
+100 bp	125,066	-13,416	-10 %	10.28 %	-95 bp
0 bp	138,481			11.22 %	
-100 bp	147,208	8,727	+6 %	11.81 %	+58 bp
-200 bp	152,258	13,777	+10 %	12.12 %	+90 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.22 %	11.40 %	10.66 %
Post-shock NPV Ratio	9.11 %	9.53 %	8.53 %
Sensitivity Measure: Decline in NPV Ratio	211 bp	187 bp	213 bp
TB 13a Level of Risk	Moderate	Minimal	Moderate

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

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR — **June 2007**
Report Prepared: 09/20/2007 12:02:17 PM — **Amounts in Millions** — **Data as of: 09/18/2007**

	-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	110,506	108,554	105,366	101,110	96,364	91,548	106,440	98.99	3.53
30-Year Mortgage Securities	33,604	32,766	31,457	29,892	28,305	26,745	32,720	96.14	4.57
15-Year Mortgages and MBS	42,851	41,692	40,283	38,754	37,197	35,667	40,946	98.38	3.65
Balloon Mortgages and MBS	27,555	27,005	26,354	25,591	24,720	23,752	26,681	98.78	2.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	25,528	25,393	25,267	25,118	24,931	24,688	24,910	101.43	0.54
7 Month to 2 Year Reset Frequency	61,568	61,005	60,357	59,428	58,306	56,838	60,659	99.50	1.31
2+ to 5 Year Reset Frequency	91,414	90,081	88,234	85,419	81,991	78,203	89,246	98.87	2.64
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	184,687	183,011	181,072	178,580	175,321	171,263	176,218	102.75	1.22
2 Month to 5 Year Reset Frequency	18,081	17,788	17,465	17,106	16,712	16,268	17,934	97.39	1.95
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	20,709	20,468	20,244	20,016	19,739	19,456	20,452	98.98	1.12
Adjustable-Rate, Fully Amortizing	50,211	49,908	49,689	49,438	48,737	47,838	49,779	99.82	0.47
Fixed-Rate, Balloon	14,047	13,364	12,725	12,129	11,570	11,047	12,940	98.34	4.85
Fixed-Rate, Fully Amortizing	21,871	21,082	20,340	19,643	18,986	18,367	20,575	98.86	3.54
Construction and Land Loans									
Adjustable-Rate	29,223	29,144	29,066	28,988	28,912	28,836	29,058	100.02	0.27
Fixed-Rate	6,331	6,131	5,949	5,782	5,627	5,484	6,230	95.49	2.94
Second-Mortgage Loans and Securities									
Adjustable-Rate	71,520	71,331	71,144	70,960	70,779	70,602	71,170	99.96	0.26
Fixed-Rate	44,819	43,752	42,735	41,766	40,842	39,960	42,362	100.88	2.32
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	5,611	5,537	5,454	5,351	5,228	5,091	5,454	100.00	1.70
Accrued Interest Receivable	4,630	4,630	4,630	4,630	4,630	4,630	4,630	100.00	0.00
Advance for Taxes/Insurance	281	281	281	281	281	281	281	100.00	0.00
Float on Escrows on Owned Mortgages	138	230	330	422	506	588			-29.14
LESS: Value of Servicing on Mortgages Serviced by Others	15	49	74	79	77	74			-20.35
TOTAL MORTGAGE LOANS AND SECURITIES	**865,169**	**853,103**	**838,368**	**820,324**	**799,607**	**777,077**	**838,685**	**99.96**	**1.95**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	39,069	38,954	38,842	38,732	38,624	38,519	38,785	100.15	0.29
Fixed-Rate	14,896	14,392	13,911	13,454	13,017	12,602	14,824	93.84	3.37
Consumer Loans									
Adjustable-Rate	43,009	42,937	42,865	42,794	42,723	42,654	41,786	102.58	0.17
Fixed-Rate	44,798	44,155	43,537	42,945	42,376	41,828	43,966	99.03	1.39
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-2,071	-2,054	-2,037	-2,021	-2,006	-1,991	-2,037	0.00	0.80
Accrued Interest Receivable	866	866	866	866	866	866	866	100.00	0.00
TOTAL NONMORTGAGE LOANS	**140,568**	**139,249**	**137,984**	**136,769**	**135,601**	**134,477**	**138,189**	**99.85**	**0.90**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	23,967	23,967	23,967	23,967	23,967	23,967	23,967	100.00	0.00
Equities and All Mutual Funds	2,304	2,216	2,126	2,037	1,947	1,857	2,126	100.00	4.22
Zero-Coupon Securities	650	643	637	632	627	623	637	99.99	0.90
Government and Agency Securities	12,400	11,983	11,594	11,229	10,887	10,567	11,529	100.56	3.25
Term Fed Funds, Term Repos	7,415	7,396	7,377	7,358	7,340	7,322	7,374	100.04	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	13,831	13,098	12,462	11,907	11,421	10,995	12,627	98.69	4.78
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	88,752	88,003	86,337	83,918	81,309	78,589	86,889	99.36	2.37
Structured Securities (Complex)	17,382	16,963	16,420	15,725	15,029	14,383	16,559	99.16	3.77
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	2.01
TOTAL CASH, DEPOSITS, AND SECURITIES	**166,701**	**164,269**	**160,919**	**156,771**	**152,527**	**148,303**	**161,707**	**99.51**	**2.33**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	1,498	1,498	1,498	1,498	1,498	1,498	1,498	100.00	0.00
Real Estate Held for Investment	118	118	118	118	118	118	118	100.00	0.00
Investment in Unconsolidated Subsidiaries	2,830	2,660	2,491	2,322	2,152	1,983	2,491	100.00	6.80
Office Premises and Equipment	8,576	8,576	8,576	8,576	8,576	8,576	8,576	100.00	0.00
TOTAL REAL ASSETS, ETC.	**13,023**	**12,853**	**12,684**	**12,515**	**12,345**	**12,176**	**12,684**	**100.00**	**1.34**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	2,571	3,297	4,113	4,576	4,763	4,793			-15.55
Adjustable-Rate Servicing	3,412	3,459	3,680	3,860	3,883	3,872			-5.45
Float on Mortgages Serviced for Others	2,903	3,421	3,961	4,402	4,755	5,053			-12.38
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**8,886**	**10,177**	**11,753**	**12,838**	**13,401**	**13,718**			**-11.32**
OTHER ASSETS									
Purchased and Excess Servicing							12,525		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	36,203	36,203	36,203	36,203	36,203	36,203	36,203	100.00	0.00
Miscellaneous II							38,799		
Deposit Intangibles									
Retail CD Intangible	460	514	572	635	703	776			-10.63
Transaction Account Intangible	5,201	6,745	7,826	8,760	9,947	11,082			-12.87
MMDA Intangible	10,436	11,957	13,765	15,747	18,220	20,901			-13.77
Passbook Account Intangible	6,515	7,666	8,486	10,059	11,538	12,985			-14.10
Non-Interest-Bearing Account Intangible	3,081	4,226	5,314	6,349	7,335	8,276			-19.98
TOTAL OTHER ASSETS	**61,895**	**67,310**	**72,166**	**77,753**	**83,947**	**90,222**	**87,526**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							846		
TOTAL ASSETS	**1,256,242**	**1,246,961**	**1,233,874**	**1,216,970**	**1,197,427**	**1,175,972**	**1,239,637**	**100/97***	**1.22/1.69***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	292,001	291,225	290,460	289,734	289,051	288,409	290,645	99.94	0.26
Fixed-Rate Maturing in 13 Months or More	53,070	51,391	49,838	48,420	47,086	45,883	50,151	99.38	2.98
Variable-Rate	9,462	9,459	9,455	9,452	9,449	9,445	9,455	100.00	0.04
Demand									
Transaction Accounts	63,786	63,786	63,786	63,786	63,786	63,786	63,786	100/88*	0.00/1.80*
MMDAs	201,100	201,100	201,100	201,100	201,100	201,100	201,100	100/93*	0.00/1.01*
Passbook Accounts	75,566	75,566	75,566	75,566	75,566	75,566	75,566	100/89*	0.00/1.79*
Non-Interest-Bearing Accounts	51,353	51,353	51,353	51,353	51,353	51,353	51,353	100/90*	0.00/2.31*
TOTAL DEPOSITS	**746,338**	**743,879**	**741,559**	**739,411**	**737,391**	**735,543**	**742,057**	**100/95***	**0.30/1.06***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	139,391	138,608	137,839	137,085	136,345	135,620	138,429	99.57	0.55
Fixed-Rate Maturing in 37 Months or More	23,284	21,974	20,764	19,646	18,609	17,648	21,703	95.67	5.61
Variable-Rate	105,672	105,494	105,315	105,134	104,952	104,768	104,272	101.00	0.17
TOTAL BORROWINGS	**268,347**	**266,075**	**263,918**	**261,864**	**259,906**	**258,035**	**264,404**	**99.82**	**0.80**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	7,019	7,019	7,019	7,019	7,019	7,019	7,019	100.00	0.00
Other Escrow Accounts	1,528	1,483	1,440	1,400	1,362	1,327	1,696	84.94	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	31,223	31,223	31,223	31,223	31,223	31,223	31,223	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	4,535		
TOTAL OTHER LIABILITIES	**39,770**	**39,725**	**39,682**	**39,642**	**39,604**	**39,569**	**44,473**	**89.23**	**0.10**
Other Liabilities not Included Above									
Self-Valued	53,789	51,338	49,609	48,968	48,386	47,917	49,748	99.72	2.39
Unamortized Yield Adjustments							-146		
TOTAL LIABILITIES	**1,108,245**	**1,101,017**	**1,094,768**	**1,089,886**	**1,085,288**	**1,081,064**	**1,100,535**	**99/96****	**0.51/1.02****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	449	303	5	-508	-1,126	-1,748			
ARMs	131	41	-71	-200	-383	-623			
Other Mortgages	1,631	943	0	-1,156	-2,488	-3,966			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	1,318	810	-357	-1,797	-3,374	-4,941			
Sell Mortgages and MBS	-3,811	-2,766	-599	2,089	5,067	8,085			
Purchase Non-Mortgage Items	47	47	0	-36	-64	-86			
Sell Non-Mortgage Items	-49	-34	0	29	55	79			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-2,404	-1,027	250	1,435	2,537	3,563			
Pay Floating, Receive Fixed Swaps	4,404	1,684	-784	-3,030	-5,078	-6,950			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	8	-1	24	63	100	137			
Interest-Rate Caps	16	45	112	224	357	492			
Interest-Rate Floors	173	129	89	55	28	11			
Futures	-488	-243	0	242	482	722			
Options on Futures	28	14	2	-1	-1	-1			
Construction LIP	140	50	-39	-127	-213	-297			
Self-Valued	2,668	1,270	743	699	1,031	1,424			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,261**	**1,264**	**-624**	**-2,018**	**-3,070**	**-4,101**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	1,256,242	1,246,961	1,233,874	1,216,970	1,197,427	1,175,972	1,239,637	100/97***	1.22/1.69***
MINUS TOTAL LIABILITIES	1,108,245	1,101,017	1,094,768	1,089,886	1,085,288	1,081,064	1,100,535	99/96**	0.51/1.02**
PLUS OFF-BALANCE-SHEET POSITIONS	4,261	1,264	-624	-2,018	-3,070	-4,101			
TOTAL NET PORTFOLIO VALUE #	152,258	147,208	138,481	125,066	109,069	90,807	139,103	99.55	7.99

* 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	$1,253	$28,104	$48,124	$19,112	$9,847
WARM	301 mo	322 mo	340 mo	339 mo	319 mo
WAC	4.49%	5.66%	6.44%	7.41%	8.98%
Amount of these that is FHA or VA Guaranteed	$8	$250	$877	$429	$977
Securities Backed by Conventional Mortgages	$2,381	$19,851	$6,391	$115	$28
WARM	374 mo	369 mo	346 mo	245 mo	198 mo
Weighted Average Pass-Through Rate	4.74%	5.26%	6.13%	7.16%	8.51%
Securities Backed by FHA or VA Mortgages	$208	$2,133	$399	$425	$788
WARM	320 mo	335 mo	309 mo	253 mo	169 mo
Weighted Average Pass-Through Rate	4.34%	5.27%	6.21%	7.38%	9.03%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,602	$13,602	$8,241	$2,715	$2,140
WAC	4.69%	5.51%	6.40%	7.41%	9.07%
Mortgage Securities	$4,992	$5,224	$386	$36	$8
Weighted Average Pass-Through Rate	4.41%	5.21%	6.21%	7.18%	9.13%
WARM (of 15-Year Loans and Securities)	131 mo	155 mo	158 mo	138 mo	141 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$955	$8,039	$12,053	$2,421	$1,028
WAC	4.51%	5.56%	6.39%	7.36%	9.10%
Mortgage Securities	$1,388	$769	$26	$0	$0
Weighted Average Pass-Through Rate	4.35%	5.26%	6.10%	7.48%	9.57%
WARM (of Balloon Loans and Securities)	78 mo	132 mo	177 mo	201 mo	197 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$206,786**

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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	$835	$2,399	$672	$2,864	$69
WAC	5.33%	7.56%	7.22%	2.89%	5.52%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$24,075	$58,261	$88,574	$173,354	$17,865
Weighted Average Margin	308 bp	287 bp	244 bp	309 bp	271 bp
WAC	7.66%	5.61%	5.86%	7.88%	6.06%
WARM	320 mo	317 mo	340 mo	342 mo	301 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	44 mo	5 mo	23 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$368,968**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$3,084	$567	$217	$18,391	$233
Weighted Average Distance from Lifetime Cap	155 bp	118 bp	148 bp	160 bp	166 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3,339	$4,623	$1,961	$99,938	$1,522
Weighted Average Distance from Lifetime Cap	304 bp	357 bp	337 bp	310 bp	338 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,345	$53,800	$83,757	$56,353	$16,122
Weighted Average Distance from Lifetime Cap	621 bp	567 bp	546 bp	494 bp	607 bp
Balances Without Lifetime Cap	$3,142	$1,669	$3,312	$1,536	$57
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,615	$55,996	$82,715	$795	$5,809
Weighted Average Periodic Rate Cap	157 bp	240 bp	286 bp	639 bp	198 bp
Balances Subject to Periodic Rate Floors	$8,455	$43,766	$74,742	$565	$5,600
MBS Included in ARM Balances	$2,150	$12,736	$13,012	$1,555	$435

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,452	$49,779
WARM	90 mo	243 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	231 bp	238 bp
Reset Frequency	28 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$2,196	$10,710
Wghted Average Distance to Lifetime Cap	64 bp	151 bp
Fixed-Rate:		
Balances	$12,940	$20,575
WARM	80 mo	96 mo
Remaining Term to Full Amortization	301 mo	
WAC	6.45%	6.25%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$29,058	$6,230
WARM	18 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	7.25%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$71,170	$42,362
WARM	276 mo	172 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	7.94%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$38,785	$14,824
WARM	58 mo	50 mo
Margin in Column 1; WAC in Column 2	258 bp	6.42%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$41,786	$43,966
WARM	76 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	463 bp	10.13%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,200	$26,958
Fixed Rate		
Remaining WAL <= 5 Years	$1,317	$42,801
Remaining WAL 5-10 Years	$4,795	$6,521
Remaining WAL Over 10 Years	$1,957	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$66	$0
Floating Rate	$352	$9
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$403	$281
WAC	7.02%	8.53%
Principal-Only MBS	$69	$0
WAC	6.23%	0.00%
Total Mortgage-Derivative Securities - Book Value	$10,160	$76,571

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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	$26,067	$182,679	$196,121	$53,536	$31,281
WARM	154 mo	256 mo	291 mo	260 mo	201 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	31 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,395 loans				
FHA/VA	311 loans				
Subserviced by Others	105 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$335,075	$99,648	Total # of Adjustable-Rate Loans Serviced	1,761 loans
WARM (in months)	267 mo	351 mo	Number of These Subserviced by Others	9 loans
Weighted Average Servicing Fee	34 bp	79 bp		

Total Balances of Mortgage Loans Serviced for Others	**$924,407**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$23,967		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,126		
Zero-Coupon Securities	$637	4.88%	10 mo
Government & Agency Securities	$11,529	4.83%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,374	5.10%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$12,627	5.47%	93 mo
Memo: Complex Securities (from supplemental reporting)	$16,559		

Total Cash, Deposits, and Securities	**$74,819**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,730
Accrued Interest Receivable	$4,630
Advances for Taxes and Insurance	$281
Less: Unamortized Yield Adjustments	$-3,594
Valuation Allowances	$3,276
Unrealized Gains (Losses)	$-1,703

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$833
Accrued Interest Receivable	$866
Less: Unamortized Yield Adjustments	$326
Valuation Allowances	$2,870
Unrealized Gains (Losses)	$-47

OTHER ITEMS

Real Estate Held for Investment	$118
Repossessed Assets	$1,498
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,491
Office Premises and Equipment	$8,576
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-707
Less: Unamortized Yield Adjustments	$-34
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$12,525
Miscellaneous I	$36,203
Miscellaneous II	$38,799

TOTAL ASSETS	**$1,239,479**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3,879
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$126
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,903
Mortgage-Related Mututal Funds	$224
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$49,270
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$65,685
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12,107

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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	$102,916	$16,781	$3,359	$838
WAC	5.08%	4.88%	4.48%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$134,559	$26,233	$6,798	$1,341
WAC	5.08%	4.80%	4.05%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$18,535	$16,852	$246
WAC		4.91%	4.24%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$14,765	$90
WAC			5.09%	
WARM			73 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$340,797**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$27,428	$7,489	$13,572
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$189,924	$52,501	$33,464
Penalty in Months of Forgone Interest	3.63 mo	5.71 mo	8.28 mo
Balances in New Accounts	$31,654	$4,261	$1,030

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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%	$396	$872	$1,875	1.28%
3.00 to 3.99%	$4,850	$10,073	$215	3.59%
4.00 to 4.99%	$2,349	$22,523	$6,102	4.55%
5.00 to 5.99%	$80,433	$15,834	$10,547	5.32%
6.00 to 6.99%	$67	$704	$2,388	6.67%
7.00 to 7.99%	$2	$129	$476	7.25%
8.00 to 8.99%	$2	$195	$20	8.13%
9.00 and Above	$0	$0	$81	9.94%
WARM	1 mo	18 mo	85 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$160,132**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$163,475
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	$63,786	2.04%	$3,194
Money Market Deposit Accounts (MMDAs)	$201,100	3.80%	$20,136
Passbook Accounts	$75,566	2.21%	$3,378
Non-Interest-Bearing Non-Maturity Deposits	$51,353		$2,726
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,083	0.22%	
Escrow for Mortgages Serviced for Others	$4,936	0.08%	
Other Escrows	$1,696	0.39%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$400,520		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-274		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$128		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$31,223		
Miscellaneous II	$4,535		
TOTAL LIABILITIES	**$1,100,535**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$3,834
EQUITY CAPITAL	$135,144
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,239,512**

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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	8	$894
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$7,334
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	37	$5,106
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	15	$677
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	63	$2,028
1014	Opt commitment to orig 25- or 30-year FRMs	61	$14,743
1016	Opt commitment to orig "other" Mortgages	53	$57,630
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$106
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$59
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$355
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	11	$1,164
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$2,182
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$424
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	6	$1,480
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$62
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$1,556
2036	Commit/sell "other" Mortgage loans, svc retained		$956
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$850
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1,125
2054	Commit/purchase 25- to 30-year FRM MBS	8	$25,477
2056	Commit/purchase "other" MBS		$688
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	14	$4,333
2074	Commit/sell 25- or 30-yr FRM MBS	18	$45,045
2076	Commit/sell "other" MBS		$569

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2081	Commit/purch low-risk floating-rate mtg derivative product		$11
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$9
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$144
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$13
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$29
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$207
2116	Commit/purchase "other" Mortgage loans, svc released		$142
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$7,689
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	10	$166
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,382
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$313
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$6,040
2136	Commit/sell "other" Mortgage loans, svc released	11	$3,981
2202	Firm commitment to originate 1-month COFI ARM loans		$77
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$218
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$158
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$152
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	17	$301
2214	Firm commit/originate 25- or 30-year FRM loans	19	$590
2216	Firm commit/originate "other" Mortgage loans	18	$1,374
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$401
3016	Option to purchase "other" Mortgages		$247
3028	Option to sell 3- or 5-year Treasury ARMs		$36
3032	Option to sell 10-, 15-, or 20-year FRMs		$18
3034	Option to sell 25- or 30-year FRMs		$1,050
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$8

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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		$4
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$21
3074	Short option to sell 25- or 30-yr FRMs		$214
3076	Short option to sell "other" Mortgages		$119
4002	Commit/purchase non-Mortgage financial assets	27	$619
4006	Commit/purchase "other" liabilities		$750
4022	Commit/sell non-Mortgage financial assets	6	$968
5002	IR swap: pay fixed, receive 1-month LIBOR		$3,803
5004	IR swap: pay fixed, receive 3-month LIBOR	9	$27,559
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	6	$20,126
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$29,552
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$96
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$96
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6002	Interest rate Cap based on 1-month LIBOR		$2,985
6004	Interest rate Cap based on 3-month LIBOR		$3,120
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,900
8002	Long futures contract on 30-day interest rate		$500
8008	Long futures contract on 5-year Treasury note		$24
8010	Long futures contract on 10-year Treasury note		$15
8016	Long futures contract on 3-month Eurodollar		$178
8036	Short futures contract on 2-year Treasury note		$2,400

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
8040	Short futures contract on 10-year Treasury note		$55
8046	Short futures contract on 3-month Eurodollar		$77,575
9010	Long call option on 10-year T-note futures contract		$170
9012	Long call option on Treasury bond futures contract		$3
9036	Long put option on T-bond futures contract		$5
9040	Long put option on 3-month Eurodollar futures contract		$6,445
9058	Short call option on 10-year T-note futures contract		$14
9082	Short put option on 10-year T-note futures contract		$12
9502	Fixed-rate construction loans in process	38	$3,358
9512	Adjustable-rate construction loans in process	39	$6,870

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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		$155
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$510
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$793
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$602
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,056
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$530
120	Other investment securities, fixed-coupon securities		$57
122	Other investment securities, floating-rate securities		$66
125	Multi/nonres mtg loans; fixed-rate, Balloon		$129
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$211
140	Second Mortgages (adj-rate)		$129
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$5,781
185	Consumer loans; credit cards		$5,945
187	Consumer loans; recreational vehicles		$2,105
189	Consumer loans; other		$584
200	Variable-rate, fixed-maturity CDs	39	$9,455
220	Variable-rate FHLB advances	18	$53,679
299	Other variable-rate	28	$50,593
300	Govt. & agency securities, fixed-coupon securities		$74

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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	$16,559	$17,382	$16,963	$16,420	$15,725	$15,029	$14,383
123 - Mortgage Derivatives - M/V estimate	71	$86,889	$88,752	$88,003	$86,337	$83,918	$81,309	$78,589
129 - Mortgage-Related Mutual Funds - M/V estimate		$111	$114	$113	$111	$109	$107	$104
280 - FHLB putable advance-M/V estimate	21	$17,071	$18,836	$17,760	$16,999	$16,778	$16,585	$16,404
281 - FHLB convertible advance-M/V estimate	24	$6,210	$6,508	$6,310	$6,193	$6,127	$6,081	$6,037
282 - FHLB callable advance-M/V estimate	6	$5,222	$5,587	$5,385	$5,250	$5,186	$5,155	$5,124
283 - FHLB periodic floor floating rate advance-M/V Estimates		$475	$475	$475	$474	$473	$472	$471
289 - Other FHLB structured advances - M/V estimate		$1,711	$1,798	$1,747	$1,702	$1,661	$1,623	$1,588
290 - Other structured borrowings - M/V estimate	18	$19,058	$20,585	$19,660	$18,990	$18,743	$18,470	$18,293
500 - Other OBS Positions w/o contract code or exceeds 16 positions	15	$201,158	$2,668	$1,270	$743	$699	$1,031	$1,424