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: 108** | **March 2008**

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	99,798	-23,989	-19 %	7.61 %	-152 bp
+200 bp	110,336	-13,451	-11 %	8.31 %	-82 bp
+100 bp	118,371	-5,417	-4 %	8.82 %	-32 bp
0 bp	123,787			9.13 %	
-100 bp	126,213	2,425	+2 %	9.25 %	+11 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.13 %	10.09 %	11.40 %
Post-shock NPV Ratio	8.31 %	9.08 %	9.53 %
Sensitivity Measure: Decline in NPV Ratio	82 bp	101 bp	187 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	119,360	117,247	113,980	109,684	105,146	114,753	102.17	2.29
30-Year Mortgage Securities	23,520	23,037	22,221	21,236	20,262	22,774	101.16	2.82
15-Year Mortgages and MBS	43,063	42,207	41,001	39,590	38,116	41,384	101.99	2.44
Balloon Mortgages and MBS	39,039	38,447	37,697	36,757	35,621	38,187	100.68	1.74
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	27,173	27,040	26,896	26,710	26,513	27,096	99.79	0.51
7 Month to 2 Year Reset Frequency	62,116	61,614	61,097	60,454	59,686	60,907	101.16	0.83
2+ to 5 Year Reset Frequency	122,675	121,268	119,651	117,340	113,485	118,530	102.31	1.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	146,586	145,338	143,942	142,404	140,630	143,456	101.31	0.91
2 Month to 5 Year Reset Frequency	16,425	16,213	15,982	15,736	15,470	16,085	100.80	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	22,885	22,616	22,344	22,074	21,803	22,304	101.40	1.20
Adjustable-Rate, Fully Amortizing	58,099	57,745	57,373	56,908	56,368	57,389	100.62	0.63
Fixed-Rate, Balloon	15,979	15,274	14,610	13,985	13,397	15,235	100.26	4.48
Fixed-Rate, Fully Amortizing	24,540	23,657	22,828	22,048	21,313	22,394	105.64	3.62
Construction and Land Loans								
Adjustable-Rate	28,514	28,457	28,401	28,344	28,289	28,489	99.89	0.20
Fixed-Rate	6,450	6,256	6,076	5,907	5,749	6,591	94.92	2.99
Second-Mortgage Loans and Securities								
Adjustable-Rate	93,986	93,736	93,490	93,248	93,010	93,654	100.09	0.26
Fixed-Rate	61,265	59,800	58,405	57,075	55,807	57,328	104.31	2.39
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	11,225	11,099	10,954	10,787	10,588	11,099	100.00	1.22
Accrued Interest Receivable	5,100	5,100	5,100	5,100	5,100	5,100	100.00	0.00
Advance for Taxes/Insurance	516	516	516	516	516	516	100.00	0.00
Float on Escrows on Owned Mortgages	62	121	206	312	411			-59.12
LESS: Value of Servicing on Mortgages Serviced by Others	-97	-94	-88	-97	-101			4.80
TOTAL MORTGAGE LOANS AND SECURITIES	**928,676**	**916,880**	**902,857**	**886,313**	**867,380**	**903,269**	**101.51**	**1.41**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	32,286	32,229	32,171	32,114	32,058	32,282	99.84	0.18
Fixed-Rate	12,873	12,342	11,838	11,361	10,908	12,017	102.70	4.20
Consumer Loans								
Adjustable-Rate	53,074	52,962	52,852	52,743	52,635	50,819	104.22	0.21
Fixed-Rate	40,466	39,903	39,361	38,840	38,338	39,904	100.00	1.38
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,512	-2,493	-2,475	-2,457	-2,440	-2,493	0.00	0.75
Accrued Interest Receivable	757	757	757	757	757	757	100.00	0.00
TOTAL NONMORTGAGE LOANS	**136,944**	**135,699**	**134,504**	**133,357**	**132,255**	**133,286**	**101.81**	**0.90**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	30,868	30,868	30,868	30,868	30,868	30,868	100.00	0.00
Equities and All Mutual Funds	1,843	1,769	1,694	1,619	1,545	1,769	100.00	4.20
Zero-Coupon Securities	5,238	5,228	5,218	5,209	5,200	5,217	100.20	0.18
Government and Agency Securities	8,332	8,150	7,980	7,823	7,676	7,822	104.19	2.16
Term Fed Funds, Term Repos	21,731	21,706	21,682	21,658	21,634	21,680	100.12	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	22,290	21,838	21,433	21,069	20,740	22,481	97.14	1.96
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	103,637	99,525	95,003	90,687	86,867	108,039	92.12	4.34
Structured Securities (Complex)	12,236	11,817	11,332	10,804	10,260	11,786	100.27	3.82
LESS: Valuation Allowances for Investment Securities	19	19	18	18	17	19	100.00	3.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**206,154**	**200,882**	**195,193**	**189,720**	**184,773**	**209,643**	**95.82**	**2.73**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	3,660	3,660	3,660	3,660	3,660	3,660	100.00	0.00
Real Estate Held for Investment	111	111	111	111	111	111	100.00	0.00
Investment in Unconsolidated Subsidiaries	3,037	2,844	2,650	2,457	2,264	2,844	100.00	6.80
Office Premises and Equipment	8,520	8,520	8,520	8,520	8,520	8,520	100.00	0.00
TOTAL REAL ASSETS, ETC.	**15,329**	**15,135**	**14,942**	**14,749**	**14,555**	**15,135**	**100.00**	**1.28**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,498	2,919	3,801	4,876	5,539			-22.32
Adjustable-Rate Servicing	3,727	3,717	3,702	3,708	4,269			0.33
Float on Mortgages Serviced for Others	2,783	3,238	3,848	4,492	5,088			-16.45
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**9,007**	**9,874**	**11,351**	**13,077**	**14,896**			**-11.87**
OTHER ASSETS								
Purchased and Excess Servicing						12,116		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	49,386	49,386	49,386	49,386	49,386	49,386	100.00	0.00
Miscellaneous II						25,010		
Deposit Intangibles								
Retail CD Intangible	300	377	428	479	533			-17.01
Transaction Account Intangible	3,460	4,997	6,455	7,901	9,149			-29.97
MMDA Intangible	9,555	12,992	15,850	18,295	21,058			-24.23
Passbook Account Intangible	4,210	5,808	7,279	8,712	9,957			-26.42
Non-Interest-Bearing Account Intangible	1,766	3,098	4,362	5,564	6,709			-41.90
TOTAL OTHER ASSETS	**68,678**	**76,658**	**83,761**	**90,337**	**96,793**	**86,512**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-6,397		
TOTAL ASSETS	**1,364,788**	**1,355,128**	**1,342,607**	**1,327,553**	**1,310,651**	**1,341,448**	**101/99*** **	**0.82/1.41*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	281,132	280,441	279,760	279,087	278,429	277,960	100.89	0.24
Fixed-Rate Maturing in 13 Months or More	51,656	49,825	48,150	46,652	45,312	46,017	108.27	3.52
Variable-Rate	3,930	3,930	3,929	3,929	3,929	3,928	100.05	0.00
Demand								
Transaction Accounts	63,522	63,522	63,522	63,522	63,522	63,522	100/92*	0.00/2.56*
MMDAs	238,270	238,270	238,270	238,270	238,270	238,270	100/95*	0.00/1.40*
Passbook Accounts	71,662	71,662	71,662	71,662	71,662	71,662	100/92*	0.00/2.33*
Non-Interest-Bearing Accounts	56,131	56,131	56,131	56,131	56,131	56,131	100/94*	0.00/2.45*
TOTAL DEPOSITS	**766,301**	**763,780**	**761,424**	**759,252**	**757,254**	**757,488**	**101/97***	**0.32/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	144,215	142,833	141,478	140,151	138,850	140,740	101.49	0.96
Fixed-Rate Maturing in 37 Months or More	43,896	41,739	39,736	37,870	36,127	38,894	107.31	4.98
Variable-Rate	157,990	157,737	157,480	157,218	156,952	156,293	100.92	0.16
TOTAL BORROWINGS	**346,101**	**342,309**	**338,694**	**335,239**	**331,929**	**335,927**	**101.90**	**1.08**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	7,460	7,460	7,460	7,460	7,460	7,460	100.00	0.00
Other Escrow Accounts	1,796	1,742	1,691	1,643	1,598	1,937	89.90	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	10	10	10	10	10	10	100.00	0.00
Miscellaneous I	31,290	31,290	31,290	31,290	31,290	31,290	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,982		
TOTAL OTHER LIABILITIES	**40,555**	**40,501**	**40,450**	**40,402**	**40,357**	**43,679**	**92.72**	**0.13**
Other Liabilities not Included Above								
Self-Valued	88,818	85,787	83,228	81,101	79,389	80,400	106.70	3.26
Unamortized Yield Adjustments						1,423		
TOTAL LIABILITIES	**1,241,775**	**1,232,377**	**1,223,796**	**1,215,994**	**1,208,930**	**1,218,917**	**101/99****	**0.73/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	963	63	-1,326	-2,803	-4,320			
ARMs	70	15	-45	-119	-202			
Other Mortgages	75	0	-94	-205	-328			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1,495	-719	-4,675	-8,824	-12,635			
Sell Mortgages and MBS	-4,263	-1,642	3,019	8,207	13,008			
Purchase Non-Mortgage Items	30	0	-19	-30	-35			
Sell Non-Mortgage Items	-141	0	127	242	347			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,731	-717	229	1,114	1,943			
Pay Floating, Receive Fixed Swaps	4,279	1,620	-795	-2,992	-4,993			
Basis Swaps	-6	-6	-6	-6	-6			
Swaptions	878	1,558	2,312	3,071	3,799			
OTHER								
Options on Mortgages and MBS	-11	7	189	382	559			
Interest-Rate Caps	11	24	45	77	123			
Interest-Rate Floors	216	169	126	88	57			
Futures	93	0	-79	-145	-200			
Options on Futures	-103	-208	-310	-403	-487			
Construction LIP	55	-20	-94	-166	-238			
Self-Valued	1,290	894	955	1,290	1,685			
TOTAL OFF-BALANCE-SHEET POSITIONS	**3,200**	**1,036**	**-441**	**-1,223**	**-1,924**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,364,788	1,355,128	1,342,607	1,327,553	1,310,651	1,341,448	101/99***	0.82/1.41***
MINUS TOTAL LIABILITIES	1,241,775	1,232,377	1,223,796	1,215,994	1,208,930	1,218,917	101/99**	0.73/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	3,200	1,036	-441	-1,223	-1,924			
TOTAL NET PORTFOLIO VALUE #	126,213	123,787	118,371	110,336	99,798	122,531	101.02	3.17

* 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	$1,507	$38,412	$49,602	$15,553	$9,679
WARM	306 mo	327 mo	337 mo	321 mo	319 mo
WAC	4.53%	5.65%	6.39%	7.39%	8.94%
Amount of these that is FHA or VA Guaranteed	$14	$1,915	$3,637	$656	$1,138
Securities Backed by Conventional Mortgages	$1,577	$11,506	$6,164	$96	$24
WARM	326 mo	334 mo	339 mo	236 mo	200 mo
Weighted Average Pass-Through Rate	4.56%	5.26%	6.10%	7.18%	8.49%
Securities Backed by FHA or VA Mortgages	$154	$1,947	$346	$331	$628
WARM	309 mo	329 mo	304 mo	242 mo	158 mo
Weighted Average Pass-Through Rate	4.71%	5.26%	6.19%	7.38%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,573	$13,879	$7,890	$2,702	$2,089
WAC	4.72%	5.49%	6.40%	7.41%	9.09%
Mortgage Securities	$4,309	$6,262	$647	$28	$5
Weighted Average Pass-Through Rate	4.41%	5.19%	6.08%	7.14%	9.26%
WARM (of 15-Year Loans and Securities)	128 mo	154 mo	157 mo	139 mo	139 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,057	$9,961	$19,791	$3,801	$1,456
WAC	4.58%	5.57%	6.42%	7.32%	9.80%
Mortgage Securities	$1,208	$849	$65	$0	$0
Weighted Average Pass-Through Rate	4.37%	5.45%	6.09%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	139 mo	164 mo	195 mo	206 mo	142 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$217,098**

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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	$504	$708	$1,490	$3,293	$29
WAC	6.83%	5.50%	8.41%	7.24%	6.46%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$26,592	$60,199	$117,040	$140,163	$16,056
Weighted Average Margin	269 bp	267 bp	231 bp	306 bp	267 bp
WAC	6.10%	5.52%	6.09%	7.44%	6.18%
WARM	308 mo	311 mo	341 mo	342 mo	299 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	46 mo	4 mo	19 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$366,074**

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	$921	$486	$377	$8,870	$99
Weighted Average Distance from Lifetime Cap	159 bp	130 bp	157 bp	171 bp	167 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5,733	$4,148	$1,667	$88,861	$2,556
Weighted Average Distance from Lifetime Cap	310 bp	349 bp	337 bp	300 bp	329 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$15,973	$54,996	$113,796	$44,527	$13,381
Weighted Average Distance from Lifetime Cap	684 bp	550 bp	544 bp	491 bp	585 bp
Balances Without Lifetime Cap	$4,470	$1,277	$2,690	$1,198	$49
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,744	$56,375	$111,186	$551	$5,928
Weighted Average Periodic Rate Cap	171 bp	255 bp	279 bp	730 bp	193 bp
Balances Subject to Periodic Rate Floors	$11,015	$45,970	$104,612	$16,883	$4,508
MBS Included in ARM Balances	$4,499	$11,785	$16,219	$1,234	$1,481

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,304	$57,389
WARM	91 mo	210 mo
Remaining Term to Full Amortization	305 mo	
Rate Index Code	0	0
Margin	227 bp	225 bp
Reset Frequency	27 mo	8 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,722	$7,492
Wghted Average Distance to Lifetime Cap	77 bp	140 bp
Fixed-Rate:		
Balances	$15,235	$22,394
WARM	72 mo	96 mo
Remaining Term to Full Amortization	297 mo	
WAC	6.47%	6.27%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$28,489	$6,591
WARM	21 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	129 bp	7.12%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$93,654	$57,328
WARM	274 mo	182 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	7.91%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$32,282	$12,017
WARM	47 mo	61 mo
Margin in Column 1; WAC in Column 2	148 bp	6.66%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$50,819	$39,904
WARM	71 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	654 bp	10.73%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$14,978	$21,592
Fixed Rate		
Remaining WAL <= 5 Years	$16,283	$36,613
Remaining WAL 5-10 Years	$10,989	$4,958
Remaining WAL Over 10 Years	$502	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$547
CMO Residuals:		
Fixed Rate	$32	$0
Floating Rate	$130	$2
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$778	$253
WAC	6.24%	6.19%
Principal-Only MBS	$89	$0
WAC	6.15%	0.00%
Total Mortgage-Derivative Securities - Book Value	$43,782	$63,964

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	$27,293	$229,022	$270,967	$72,428	$28,206
WARM	157 mo	278 mo	316 mo	314 mo	257 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	32 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	3,981 loans				
FHA/VA	307 loans				
Subserviced by Others	433 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$346,607	$126,786	Total # of Adjustable-Rate Loans Serviced	1,845 loans
WARM (in months)	317 mo	338 mo	Number of These Subserviced by Others	46 loans
Weighted Average Servicing Fee	32 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others **$1,101,309**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$30,868		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,769		
Zero-Coupon Securities	$5,217	2.25%	2 mo
Government & Agency Securities	$7,822	3.68%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$21,680	2.99%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$22,481	4.14%	38 mo
Memo: Complex Securities (from supplemental reporting)	$11,786		

Total Cash, Deposits, and Securities **$101,623**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$23,281
Accrued Interest Receivable	$5,100
Advances for Taxes and Insurance	$516
Less: Unamortized Yield Adjustments	$-3,279
Valuation Allowances	$12,182
Unrealized Gains (Losses)	$-8,540

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,157
Accrued Interest Receivable	$757
Less: Unamortized Yield Adjustments	$359
Valuation Allowances	$3,650
Unrealized Gains (Losses)	$-209

OTHER ITEMS	
Real Estate Held for Investment	$111
Repossessed Assets	$3,660
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$2,844
Office Premises and Equipment	$8,520
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-569
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$19
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$12,116
Miscellaneous I	$49,386
Miscellaneous II	$25,010
TOTAL ASSETS	**$1,341,155**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,176
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$142
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,557
Mortgage-Related Mututal Funds	$212
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47,206
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$56,561
Weighted Average Servicing Fee	16 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9,489

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
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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	$114,548	$10,209	$2,651	$841
WAC	4.57%	4.19%	3.97%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$122,301	$20,874	$7,377	$2,466
WAC	4.31%	4.90%	4.00%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$16,366	$13,896	$208
WAC		4.46%	4.42%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$15,755	$78
WAC			5.11%	
WARM			75 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$323,977**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$45,564	$8,297	$15,703
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$161,457	$36,482	$26,057
Penalty in Months of Forgone Interest	2.98 mo	6.32 mo	8.79 mo
Balances in New Accounts	$33,518	$2,649	$5,259

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
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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%	$40,427	$14,791	$256	2.38%
3.00 to 3.99%	$3,922	$17,447	$1,708	3.67%
4.00 to 4.99%	$5,656	$41,957	$19,737	4.59%
5.00 to 5.99%	$4,326	$10,899	$14,811	5.36%
6.00 to 6.99%	$35	$900	$2,193	6.60%
7.00 to 7.99%	$1	$118	$151	7.38%
8.00 to 8.99%	$0	$195	$14	8.11%
9.00 and Above	$0	$65	$24	9.89%
WARM	1 mo	18 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$179,634**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$240,620
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$63,522	1.20%	$2,155
Money Market Deposit Accounts (MMDAs)	$238,270	2.59%	$20,232
Passbook Accounts	$71,662	1.44%	$3,444
Non-Interest-Bearing Non-Maturity Deposits	$56,131		$2,238
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,814	0.17%	
Escrow for Mortgages Serviced for Others	$5,645	0.08%	
Other Escrows	$1,937	0.24%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$438,981		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$80		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,342		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$10		
Miscellaneous I	$31,290		
Miscellaneous II	$2,982		
TOTAL LIABILITIES	**$1,218,917**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$4,920
EQUITY CAPITAL	$117,290
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,341,127**

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	6	$360
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	$4,144
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	35	$2,093
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	18	$2,148
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$7,686
1014	Opt commitment to orig 25- or 30-year FRMs	66	$33,200
1016	Opt commitment to orig "other" Mortgages	55	$4,340
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$58
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$103
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$121
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	10	$3,596
2016	Commit/purchase "other" Mortgage loans, svc retained		$45
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1,481
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$270
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$16
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	23	$281
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$1,472
2036	Commit/sell "other" Mortgage loans, svc retained		$336
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$59
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$802
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$2,881
2054	Commit/purchase 25- to 30-year FRM MBS	12	$56,753
2056	Commit/purchase "other" MBS		$4
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$84
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2,204
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	10	$6,524

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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
2074	Commit/sell 25- or 30-yr FRM MBS	15	$83,154
2076	Commit/sell "other" MBS		$1,096
2084	Commit/sell low-risk fixed-rate mtg derivative product		$122
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$25
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,334
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,052
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$12,062
2116	Commit/purchase "other" Mortgage loans, svc released		$36
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$2,882
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$59
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$618
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	18	$283
2134	Commit/sell 25- or 30-yr FRM loans, svc released	26	$3,998
2136	Commit/sell "other" Mortgage loans, svc released	8	$2,463
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$110
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$22
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$146
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$236
2214	Firm commit/originate 25- or 30-year FRM loans	19	$809
2216	Firm commit/originate "other" Mortgage loans	14	$830
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$121
3028	Option to sell 3- or 5-year Treasury ARMs		$114
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs	9	$4,258

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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
3036	Option to sell "other" Mortgages		$1
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$3
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$16
3074	Short option to sell 25- or 30-yr FRMs		$613
3076	Short option to sell "other" Mortgages		$16
4002	Commit/purchase non-Mortgage financial assets	26	$661
4006	Commit/purchase "other" liabilities		$800
4022	Commit/sell non-Mortgage financial assets		$1,501
4024	Commit/sell core deposits		$9
4026	Commit/sell "other" liabilities		$15
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$3,584
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$29,013
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5024	IR swap: pay 1-month LIBOR, receive fixed	7	$9,733
5026	IR swap: pay 3-month LIBOR, receive fixed	10	$38,566
5069	IR swap: pay 1-year Treasury, receive 1-month LIBOR		$500
5104	IR swaption: pay fixed, receive 3-month LIBOR		$24,425
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5126	IR swaption: pay 3-month LIBOR, receive fixed		$4,925
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$1,250
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$5,250
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$80
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$8
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$80
5526	IR swap, amortizing: pay 3-month LIBOR, receive fixed		$8
6002	Interest rate Cap based on 1-month LIBOR		$1,985
6004	Interest rate Cap based on 3-month LIBOR		$2,450

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SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill — **Reporting Dockets: 108**
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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
7002	Interest rate floor based on 1-month LIBOR		$700
7022	Interest rate floor based on the prime rate		$1,400
8002	Long futures contract on 30-day interest rate		$10,700
8006	Long futures contract on 2-year Treasury note		$2,784
8008	Long futures contract on 5-year Treasury note		$443
8010	Long futures contract on 10-year Treasury note		$2,094
8016	Long futures contract on 3-month Eurodollar		$47
8032	Short futures contract on 30-day interest rate		$5,000
8036	Short futures contract on 2-year Treasury note		$100
8038	Short futures contract on 5-year Treasury note		$550
8040	Short futures contract on 10-year Treasury note		$502
8042	Short futures contract on Treasury bond		$1
8046	Short futures contract on 3-month Eurodollar		$39,176
9010	Long call option on 10-year T-note futures contract		$923
9012	Long call option on Treasury bond futures contract		$14
9036	Long put option on T-bond futures contract		$5
9040	Long put option on 3-month Eurodollar futures contract		$3,700
9058	Short call option on 10-year T-note futures contract		$19
9082	Short put option on 10-year T-note futures contract		$1,305
9502	Fixed-rate construction loans in process	38	$2,299
9512	Adjustable-rate construction loans in process	37	$5,959

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 108**

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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		$520
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$907
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$255
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,689
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$633
120	Other investment securities, fixed-coupon securities		$60
122	Other investment securities, floating-rate securities		$46
125	Multi/nonres mtg loans; fixed-rate, Balloon		$138
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$217
130	Construction and land loans (adj-rate)		$166
140	Second Mortgages (adj-rate)		$176
150	Commercial loans (adj-rate)		$111
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$6,778
185	Consumer loans; credit cards		$5,664
187	Consumer loans; recreational vehicles		$2,049
189	Consumer loans; other		$503
200	Variable-rate, fixed-maturity CDs	37	$3,928
220	Variable-rate FHLB advances	14	$91,543
299	Other variable-rate	26	$64,751
300	Govt. & agency securities, fixed-coupon securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	49	$11,786	$12,236	$11,817	$11,332	$10,804	$10,260
123 - Mortgage Derivatives - M/V estimate	75	$107,939	$103,637	$99,525	$95,003	$90,687	$86,867
129 - Mortgage-Related Mutual Funds - M/V estimate		$51	$52	$51	$50	$48	$46
280 - FHLB putable advance-M/V estimate	25	$22,922	$25,522	$24,467	$23,629	$23,012	$22,586
281 - FHLB convertible advance-M/V estimate	23	$10,479	$11,445	$11,073	$10,787	$10,571	$10,410
282 - FHLB callable advance-M/V estimate	9	$4,801	$5,433	$5,258	$5,107	$4,967	$4,863
289 - Other FHLB structured advances - M/V estimate	6	$20,732	$22,678	$22,109	$21,563	$21,020	$20,483
290 - Other structured borrowings - M/V estimate	19	$21,466	$23,740	$22,880	$22,143	$21,531	$21,046
500 - Other OBS Positions w/o contract code or exceeds 16 positions	13	$126,498	$1,290	$894	$955	$1,290	$1,685